MARITIME PROVINCES HIGHER EDUCATION COMMISSION
MPHEC
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COMMISSION DE L'ENSEIGNEMENT SUPERIEUR DES PROVINCES MARITIMES

MARITIME PROVINCES HIGHER EDUCATION COMMISSION
Kings Place, P.O. Box 6000
Fredericton, New Brunswick
E3B 5H1
(506) 453-2844

STUDENT AID FOR THE 1990'S

STUDENT AID STUDY COMMITTEE REPORT

November 1988

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La Commission de l'enseignement supérieur
des provinces Maritimes
King's Place, C.P. 6000
Fredericton, Nouveau-Brunswick
E3B 5H1
Tél: (506) 453-2844

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EXECUTIVE SUMMARY

The student aid study emanated from an MPHEC recommendation in its Financial Plan 1988-89 to the Council of Maritime Premiers that the Commission undertake a review of student aid programmes in the region in consultation with provincial student aid officials. The Council of Maritime Premiers approved the recommendation and the study's terms of reference. The study began in the spring of 1988 under the direction of a committee of MPHEC members.

As the starting point in its assignment, the Study Committee traced the evolution of student aid programmes in Canada and the Maritime Provinces. To place the retrospective in context, the Committee analyzed post-secondary education developments, enrollment trends, and the environment facing students over the past twenty-five years. In addition, the Committee reviewed work that has been done previously in assessing the adequacy and effectiveness of student aid programmes.

The Study Committee reviewed generally student aid programmes throughout Canada noting that students from each province avail themselves of a unique student aid package. The CSL programme is the common thread running through student aid programmes in the country except in Quebec which has opted to operate its own comprehensive programme. Although funded federally, the CSL programme is administered by the provinces in accordance with criteria approved by the two orders of government and which can be applied more stringently at the option of individual provinces. The CSL programme provides loan assistance to Canadian citizens and permanent residents enrolled in programmes at post-secondary institutions as designated by the respective provincial governments. The programme (and compatible provincial programmes) operates with the principle that the individual student and his/her parents or immediate family have primary responsibility for financing post-secondary education with student aid being available to supplement student and family resources. Provincial programmes supplement CSL assistance and vary considerably across the country in factors such as the historical development of programmes, post-secondary structures and methods of financing, and the post-secondary student clientele.

Maritime student aid programmes were reviewed in detail. Each of the provinces has bursary programmes that are available to meet needs beyond initial CSL allocations that vary by province.

	New Brunswick	Nova Scotia	Prince Edward Island
	(for typical 32 week university year)		
Initial CSL allocation	$3,300	$2,900	$2,400
Provincial bursary	2,700	2,000	1,700
Additional CSL to maximum	0	460	960

In addition, New Brunswick has a loan remission programme for students incurring CSL beyond $8,000 in the initial four years of undergraduate study.

The Study Committee, on the basis of its analysis, and with the assistance of input from student and faculty organizations and from institutions, listed a number of major issues requiring attention:

a) the inadequacy of (1) the cost and resource allowances used in calculating students' assistance requirements and (2) the levels of assistance currently available;

b) the debt load facing students upon the completion of their studies;

c) assistance needs for students pursuing programmes of study on a part-time basis;

d) the requirement for parental and family contributions for dependent students under the current programmes;

e) the variations that currently exist in the respective provincial programmes;

f) the divided responsibility between the two orders of government for student aid programmes and their evaluation; and

g) certain administrative weaknesses of existing programmes.

In order to address these issues, the Study Committee put forward seven recommendations for immediate consideration and implementation and an eighth recommendation intended to provide the framework for a student aid programme appropriate for the 1990's:

Recommendation 1. The Committee recommends (a) that adjustments be made to i) cost and contribution allowances in order to reflect current economic circumstances and ii) assistance levels bringing total assistance available to $7,000 for single students (for normal academic year) and $10,000 for married students and (b) that allowances and assistance levels be reviewed annually thereafter.

Recommendation 2. The Committee recommends that a loan remission programme be implemented in all three provinces.

Recommendation 3. The Committee recommends that distinct programmes of student assistance be introduced for needy part-time students formally registered in post-secondary programmes to the undergraduate degree level.

Recommendation 4. The Committee recommends that student aid provided by governments in the region be fully portable throughout the Maritime provinces and outside the region for programmes not offered within the region.

Recommendation 5. The Committee recommends that provincial student aid offices strive to minimize administrative procedures and to enhance communication with students and counsellors at post-secondary institutions.

Recommendation 6. The Committee recommends that student aid directors from the three provinces meet regularly (at least semi-annually) with a view to eliminating unnecessary variations in the three provincial student aid programmes.

Recommendation 7. The Committee recommends that the Maritime governments attempt to secure a Federal-Provincial agreement on the provision of student assistance.

Recommendation 8. The Committee recommends the following framework for the development of a student aid programme for the 1990's in the Maritime provinces:

a) The student aid programme should ensure that all students with the capability of participating in post-secondary education have access to the resources required to ensure participation without hardship. Students' costs should be assessed and adjusted on an ongoing basis in order to ensure that assistance levels are adequate.

b) The programme should respect the dignity of students and their families and require minimal administrative control.

c) The programme should provide bursary and loan assistance and be incentive-based to encourage:

   (i) Participation - bursary assistance equivalent to tuition and book costs (with an additional equalization allowance for those required to live away from home) would be available for all full-time students who successfully completed their programme of studies in the preceding year at high school or post-secondary level;

   (ii) The avoidance of debt - unlike the current programmes where students are in fact encouraged to borrow funds in order to access bursary assistance, students would be encouraged not to borrow by removing disincentives of maximizing summer earnings and scholarship funding and by introducing an interest charge from the time funds are borrowed;

   (iii) Contributions from parents and family - parents would not be required to contribute to their child's education but encouraged to do so through the provision of tax credits and the resulting reduction in their child's debt load.

d) Interest subsidized student loans would be available to supplement bursary assistance. Access to loan assistance would be more streamlined in an environment where there is no incentive to borrow. Loan repayment would be integrated to the income tax collection, thereby reducing debt load considerations, otherwise, a loan remission scheme would still be required.

Although the Committee acknowledged that a student aid programme required for the 1990's may be more costly than existing programmes, it was the Committee's view that these costs would be more than offset by the resulting benefits. An underlying assumption of the framework would be a new approach to sharing the costs of student aid by the federal and provincial governments.

I. INTRODUCTION

As a result of input received from students the MPHEC recommended in its Financial Plan 1988-89 that the Council of Maritime Premiers authorize the Commission to carry out a review of student aid programmes in the region in consultation with provincial student aid officials. The Council of Maritime Premiers responded favourably to this recommendation and the MPHEC with the assistance of provincial departments responsible for student assistance developed terms of reference for the study that were subsequently approved by the Council. The approved terms of reference are presented in their entirety in Appendix 1.

In accordance with methodology developed with the terms of reference, the MPHEC in March 1988 appointed the following committee from among its members to direct the study:

Kirsten Connor, Chair, Businesswoman, Charlottetown, P.E.I.

Jane Arnold, Student, University of New Brunswick

Médard Collette, Vice-recteur à l'Administration, Université de Moncton

Wayne Doggett, Director of Planning and Evaluation, Department of Advanced Education and Job Training, Nova Scotia

Royden Trainor, Student, Dalhousie University

The Study Committee at its initial meeting on March 21, 1988, developed a work plan and met regularly thereafter. The Committee solicited input from provincial or regional student, faculty and institutional associations and received submissions from the organizations listed in Appendix 2. The Committee also received extensive background information from and met with the provincial student aid directors. The input from organizations and student aid officials was of great value and the Committee wishes to acknowledge their contribution to the study and express its gratitude to them.

The Committee availed itself of information about student aid programmes and developments in other Canadian provinces. In this regard the Committee reviewed studies that had been undertaken by individual provinces and the report of the Federal-Provincial Task Force on Student Assistance, 1981. The Committee also monitored closely the activities of the Federal-Provincial Consultative Committee on Student Financial Assistance that is currently giving consideration to student aid issues in this country.

Through this report the Study Committee presents recommendations for modifications to provincial student aid programmes in the region. The Committee acknowledges that some of its recommendations will require consultation with other provincial governments and the Federal Government and has accordingly categorized its recommendations between those which should be implemented or acted upon immediately and those that will require coordinated action with other governments.

II. STUDENT AID AND THE PAST 25 YEARS

As the starting point in the consideration of student aid for the future, the Study Committee traced the evolution of student aid programmes in Canada and the Maritime Provinces. To place the retrospective in context, the Committee analyzed post-secondary education developments, enrollment trends, and the environment facing students over the past twenty-five years. In addition, the Committee reviewed work that has been done previously in assessing the adequacy and effectiveness of student aid programmes.

a) Student Aid Development

In essence, government involvement in student assistance programmes commenced with the introduction of the Canada Student Loan (CSL) programme by the Federal Government in 1964-65. The provinces accepted responsibility for administering the CSL programme and introduced shortly thereafter complementary programmes of loans and/or bursaries. (The exception is Quebec which opted out of the CSL programme and introduced its own separate programme.) The programmes were introduced at a time when the number of those in the population of post-secondary age was burgeoning and when tremendous growth was occurring through government financing in post-secondary systems throughout the country. From the outset, the purpose of the CSL programme and the provincial programmes which are built upon or integrated with the federal programme has been to supplement resources of students and/or their families. The programmes are needs-based with responsibility for the costs of post-secondary education considered to rest primarily with parents and/or students. Over time irregular adjustments have been made to the levels of aid available from the Federal and Provincial governments. However, the underlying philosophy of the programmes generally has remained unchanged.

b) Post-secondary Education Development

From the early 1960's to the early 1970's post-secondary programming grew dramatically in response to the increased clientele, to the needs of business and to public expectations. Governments facilitated this development by providing the required funding. In 1960-61 there were 40 degree-granting institutions in Canada. The number had risen to 59 in 1970 and to approximately 70 in 1985 with some of these institutions having multi-campuses. The need to establish new universities in this region was not as great as the need in other parts of the country because of the development that had occurred historically.

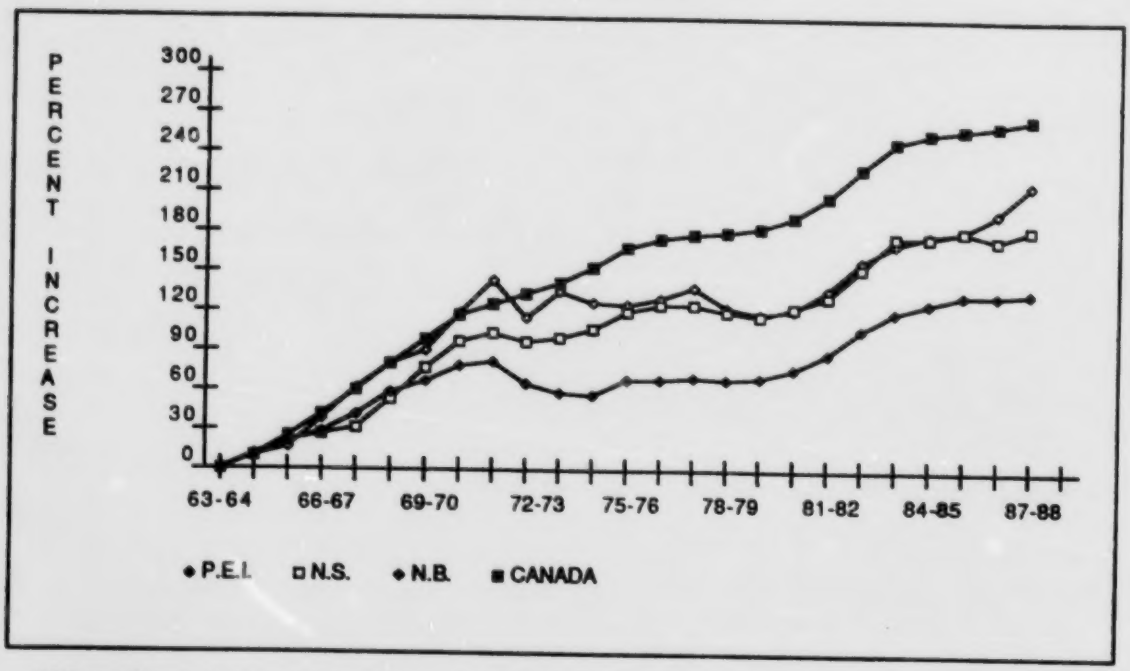
During the 1960's and early 1970's, universities increased the range of programmes tremendously while community colleges were introduced in most provinces as a new parallel post-secondary system. Except in Prince Edward Island, community college development lagged in the Maritimes, with development continuing into the 1980's in New Brunswick and being the subject of Nova Scotia's White Paper, Foundation for the Future, released in February 1988. Although significant programming changes have occurred since the mid-1970's in universities, these have been generally related to the evolution of mature systems responding to changes in needs.

c) Enrollments

Trends in enrollments were of particular interest to the Study Committee because of insights about accessibility - a primary consideration relative to student aid. Figure 1 graphically presents post-secondary enrollment level changes in Canada and the Maritime provinces over the past twenty-five years. Similar patterns of enrollment have been experienced by the nation and the provinces within this region. The rapid growth in enrollment during the initial fifteen years was expected and reflected the growth in the traditional post-secondary age cohort and the changing public attitudes about the importance of a post-secondary education.

Figure 1

Post-Secondary Enrollment Changes - Canada and the Maritimes 1963-64 to 1987-88



Although an increase in the population base played a major part in enrollment growth, improved participation was also a significant factor. Related to the population 18 to 24 years of age, the post-secondary participation rate across Canada rose from 12.5% in 1964-65 to 19.5% in 1975-76 (see Table 1). Participation rates dropped slightly in the late 1970's and have rebounded again in the 1980's reaching 27.5% in 1987-88. The increased participation rates during the current decade have produced enrollment growth during a time frame when enrollment at post-secondary institutions had been expected to decrease considerably because of demographic circumstances.

Table 1

Participation Rates for Full-Time Post-Secondary Students
Canada and the Maritime Provinces
Selected Years, 1964-65 to 1987-88 (e)

	1964-65	1975-76	1986-87	1987-88 (e)
CANADA				
University (1)	9.2	12.4	15.2	16.6
Community College	3.3	7.5	10.3	10.9
TOTAL	12.5	19.9	25.5	27.5
MARITIMES				
New-Brunswick				
University (1)	11.2 (9.8)	12.4 (11.9)	16.1 (16.8)	17.4 (17.3)
Community College	2.4	1.5	2.5	2.5
TOTAL	13.6	13.9	18.6	19.9
Nova Scotia				
University (1)	11.3 (9.4)	17.3 (14.0)	20.7 (17.1)	22.6 (18.0)
Community College	1.8	2.3	2.1	2.1
TOTAL	13.1	19.6	22.8	24.7
Prince Edward Island				
University (1)	9.2 (11.2)	10.1 (14.7)	11.6 (18.3)	12.9 (19.4)
Community College	1.9	4.9	6.3	6.7
TOTAL	11.1	15	17.9	19.6

(e) Estimate

(1) University participation rates by province are presented both for all students studying in that province, and for residents of that province studying in Canadian Universities, with the latter rates being in parentheses.

Participation rate patterns in the Maritime provinces have been similar to those for Canada during the past twenty-five years. In 1964-65 the post-secondary participation rate in the Maritime provinces stood at 13.2% and increased to 16.9% in 1975-76 and 20.7% in 1986-87. It is interesting to note that the post-secondary participation rate in the Maritime provinces was above the national average in 1964-65 and that now the participation rate is below that for Canada. The primary explanation for lower growth in participation rates in this region is due to the significantly lower participation in community college programmes. In fact, participation by Maritimers in university programmes has been slightly higher than the national rate throughout the period.

Figure 2

Percent Change in the 18 to 24 Age Cohort - Canada and the Maritimes 1961-1996

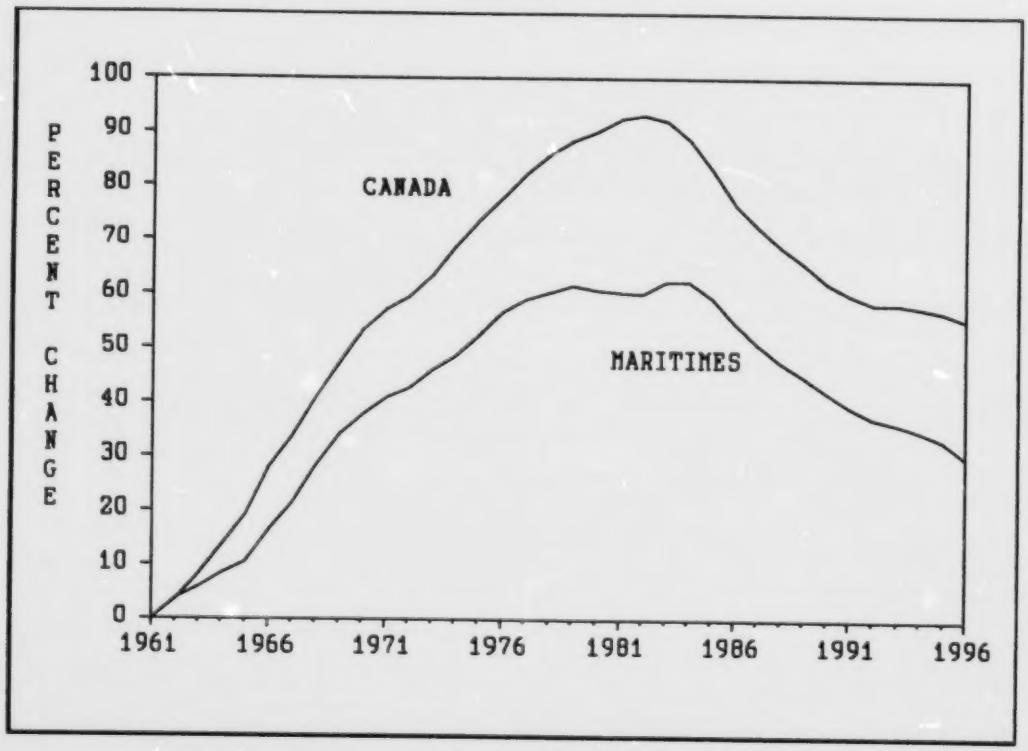


Figure 2 presents the percent change in the 18 to 24 age cohort for Canada and the Maritime provinces between 1961 and 1986 and the projected change to the year 1996. With the declining fertility rate after the post-war "baby boom" resulting in decreasing public school enrollments through the 1970's, a marked decrease in post-secondary enrollments had seemed inevitable. In reviewing enrollments, the Study Committee attempted to focus on the factors that could be contributing to this unexpected enrollment growth and which should influence student aid programmes and policies.

(i) **Levels and types of programmes.** Table 3 on page 8 provides an indication of changes in the composition of enrollments by level.

As mentioned previously, significant diversification of post-secondary offerings occurred during the 1970's as programmes at all levels became more specialized. With new programmes becoming available, shifts in the distribution of enrollments among fields of study occurred with a considerable degree of sensitivity to varying labour market conditions.

An example of enrollment shifts is in undergraduate Arts programmes. Enrollments in these programmes as a percentage of total enrollment were high

through the 1960's and declined in the 1970's and early 1980's as employers demanded graduates with specialty training (Table 2). During the past five years, Arts enrollments have once again increased relative to other areas of study. This renewed interest in Arts may stem from some employers emphasizing the need for university graduates with a broad education and the flexibility such programmes provide to graduates in an uncertain job market.

Table 2

Comparison of Enrollment Distribution by Discipline
Canada and the Maritime Provinces
1963-64, 1977-78, and 1986-87

	1963-64 %		1977-78 %		1986-87 %	
Discipline	Canada	Maritime Provinces	Canada	Maritime Provinces	Canada	Maritime Provinces
Arts	43.8	43.8	37.2	33.4	43.8	45.5
Science	12.7	15.2	16.8	16.1	13.8	13.3
Engineering	10.1	13.0	9.0	8.5	9.7	9.1
Education	11.9	5.2	13.5	13.5	10.0	9.2
Administration	5.8	9.8	9.7	15.5	12.0	15.7
Health Sciences	6.7	5.3	5.8	5.7	7.5	6.1
Other	9.0	7.7	8.0	7.3	3.2	1.1
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0

Although varying patterns of enrollments among fields of study make for interesting analysis, the Committee concluded that the major development related to the levels and types of programming that will warrant attention in student aid policy consideration in the future is with regard to meeting the needs of part-time students. Over the past twenty-five years, part-time study has emerged as a real alternative to traditional full-time study at least in terms of student acceptance for pursuing a post-secondary programme. Part-time student enrollment demand has been particularly strong in larger metropolitan areas which accounts for the lower growth in this region (see Table 3). Nevertheless, the trend is likely to continue and the combined effects of more frequent career change and technology development upon the delivery of programmes and the need for professional development could have more widespread effects.

(ii) **Age.** The Committee noted that there have been small shifts in the age patterns of full-time post-secondary enrollments since the early 60's. The traditional age cohort for measuring participation in community college or undergraduate programmes has been 18 to 21 years and 18 to 24 years when considering participation at all levels of post-secondary education. It can be observed from Table 4 that although full-time post-secondary participation has been increasing generally, rates continue to be highest for the under 22 and 22 to 24 age groups.

Table 3

Post-Secondary Enrollments for Canada and the Maritime Provinces
Selected Years, 1962-63 to 1987-88

	1962-63		1970-71		1980-81		1987-88	
CANADA	No.	%	No.	%	No.	%	No.	%
Full-time								
University								
-Undergraduate (1)	153,874	78.2	334,165	70.3	416,492	64.7	529,785	65.6
-Graduate	8,436	4.3	33,172	7.0	42,828	6.7	58,210	7.2
Community College	34,411	17.5	108,211	22.8	184,061	28.6	219,205	27.2
TOTAL	196,721	100.0	475,548	100.0	643,381	100.0	807,200	100.0
Part-time - University (2)	44,048		158,581		245,060		295,960	
MARITIMES								
Full-time								
University								
-Undergraduate (1)	13,245	81.7	28,224	83.3	29,169	80.1	39,058	82.8
-Graduate	423	2.6	1,726	5.1	2,157	5.9	2,820	6.0
Community College	2,538	15.7	3,914	11.6	5,076	13.9	5,322	11.3
TOTAL	16,206	100.0	33,864	100.0	36,402	100.0	47,200	100.0
Part-time - University (2)	2,952		8,679		10,929		12,930	

(1) Includes university transfer and teachers' college enrollments
(2) Regular Fall term

Table 4

Full-time Post-Secondary Participation Rate
(Enrollment by Age Group Related to Age Cohort)
Selected Years, 1976-77 to 1986-87

	1976-77 %	1981-82 %	1986-87 %
CANADA			
AGE			
<22	14.7	15.8	19.2
22-24	9.1	12.6	11.6
25-29	2.7	2.9	4.0
30-34	1.1	1.1	2.0
MARITIMES			
AGE			
<22	12.8	12.8	16.1
22-24	7.0	7.3	9.4
25-29	2.1	2.4	3.0
30-34	0.8	0.9	1.5

In making a more detailed review of the age profile of Maritime residents in universities during the 1980's when unexpected enrollment growth has occurred (Appendix 3), the Committee observed that, while there has been an increase in all age groups, significantly higher increases have been recorded for the older age groups, particularly from 1983-84 to 1987-88. Increases of 30%, 20%, and 29% have occurred in the 22-24, 25-29, and over 29 year age groups respectively during this period while the number of students under 22 years of age increased by only 1.8%. Although 85% of full-time students are still under 25 years of age, these higher increases in older age groups have resulted in proportionally more students in the independent category (Group B) for student assistance purposes.

As Appendix 3 also indicates, the age profile for part-time students is considerably different than that for full-time students. Part-time student numbers are dominated by the over 30 age category. As is the case for full-time students, the growth occurring in this decade has been higher in the older age categories.

(iii) **Gender.** The proportion of females in universities across Canada, particularly in undergraduate programmes, grew steadily during the 60's and 70's reaching 45% of the full-time enrollments and 57% of the part-time enrollments by 1980-81 (Table 5). It should be noted that during this period some teachers' colleges and nursing schools, with a majority of female enrollments, transferred their enrollments to universities across Canada. Subsequent to 1980-81, the growth in the proportion of female students continued. In 1987-88 female students represented 49% of total full-time students and 61% of part-time students.

In the Maritimes, during this period of growth, the female proportion has remained above the national average reaching 47% of full-time and 60% of part-time by 1980-81. Over the past seven years the male to female ratio of all university full-time enrollments across the region has reached parity, while female students are now 65% of total part-time students.

A closer look at developments in the Maritimes subsequent to 1980-81 and focusing only on residents of the Maritimes, the Committee's area of interest, provided further insights into the relative growth in female student numbers (see Appendix 3). In the traditional undergraduate age category (18-21), female students from the Maritime provinces represented 52.2% of total Maritime students in 1980-81 and 55.3% in 1987-88. Female student numbers in all other age groups also grew proportionally during the period. However, the number of male students in age groups 22-24 years and 25-29 years continued to be higher, which can be explained to a certain degree by the higher participation of males in graduate and lengthy professional programmes. In the over 29 age category, female students now constitute 60% of total students which indicates that female students represent a higher proportion of nontraditional students.

Although the Committee was not able to access information to the same level of detail for community college enrollments, Statistics Canada data indicate similar but less dramatic growth in female enrollments. Between 1976-77 and 1986-87 the proportion of full-time female students increased from 50% of total enrollment to 52%.

Table 5

University Enrollment by Gender
Canada and the Maritime Provinces
Selected Years, 1970-71 to 1987-88

	1970-71	1980-81	1983-84	1987-88
	%	%	%	%
CANADA				
Full-time				
Male	64.8	55.1	53.7	51.0
Female	35.2	44.9	46.3	49.0
Total	100.0	100.0	100.0	100.0
Part-time (1)				
Male	57.7	42.7	41.7	38.9
Female	42.3	57.3	58.3	61.1
TOTAL	100.0	100.0	100.0	100.0
MARITIMES				
Full-time				
Male	62.3	53.4	52.9	49.6
Female	37.7	46.6	47.1	50.4
TOTAL	100.0	100.0	100.0	100.0
Part-time (1)				
Male	42.8	40.0	38.5	35.5
Female	57.2	60.0	61.5	64.5
TOTAL	100.0	100.0	100.0	100.0

(1) Regular Fall Term

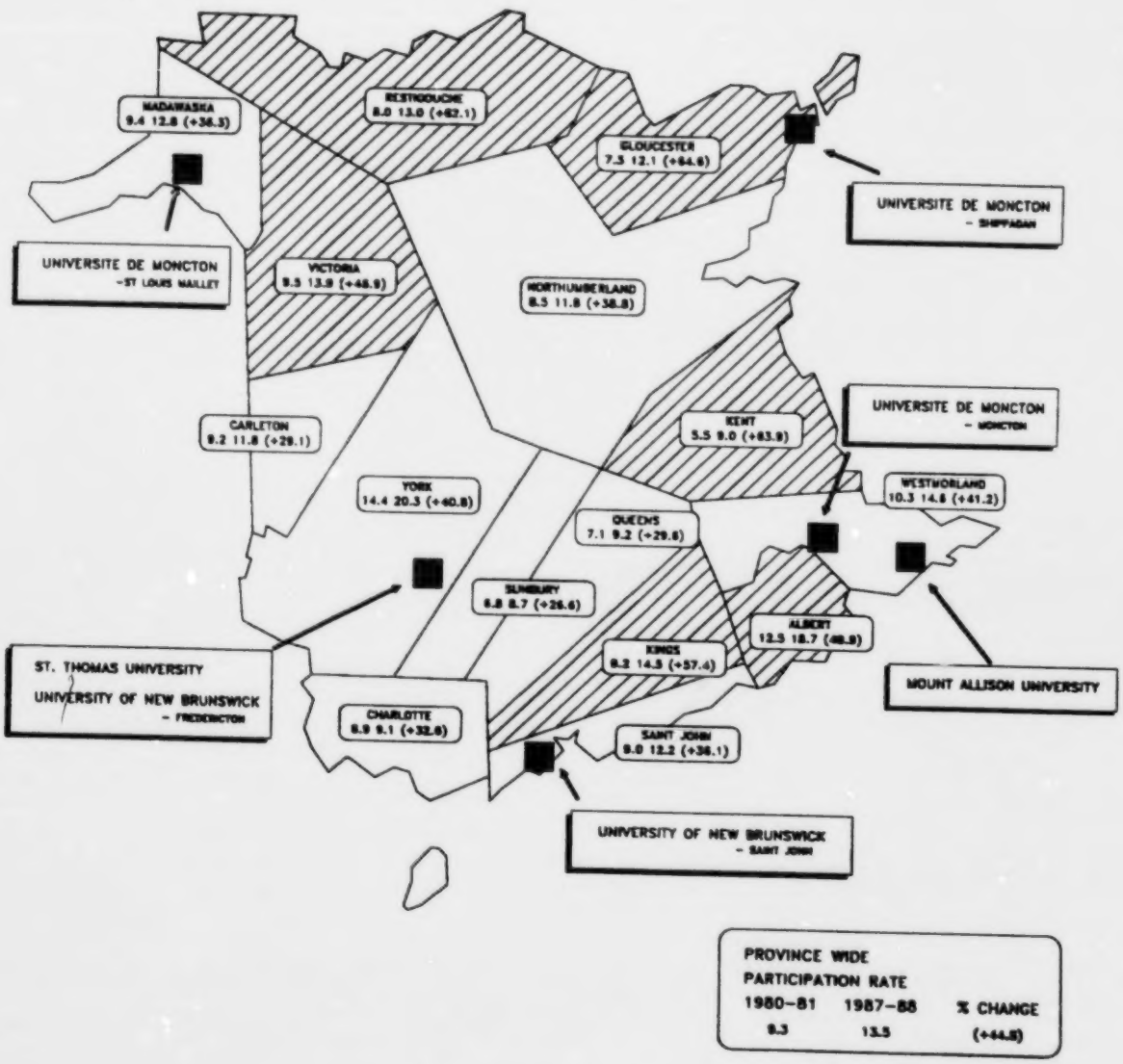
(iv) **Geographic distribution.** The Committee reviewed the distribution of enrollments by county of residence in order to gain an appreciation of varying patterns of participation within the region. As well, the Committee attempted to determine whether any variations in patterns were occurring which would assist in understanding the factors contributing to increasing participation rates and growth in enrollments.

Figures 3, 4, and 5 show participation rates by county of residence (source) for New Brunswick, Nova Scotia, and Prince Edward Island respectively for the years 1981-82 and 1986-87. For all three provinces wide variations exist among counties in the proportion of their 18-24 year olds attending universities in the Maritime provinces. In reviewing these data the Committee observed a pattern of higher participation rates from counties near the location of a university. Although the Committee recognizes that studies have indicated that participation is influenced by a number of additional factors, including family background, income levels, expectations of individuals, and school completion rates, the

Figure 3

Participation Rates of Maritime Students Aged 18 to 24 Years in Maritime Universities by County of Residence

NEW BRUNSWICK

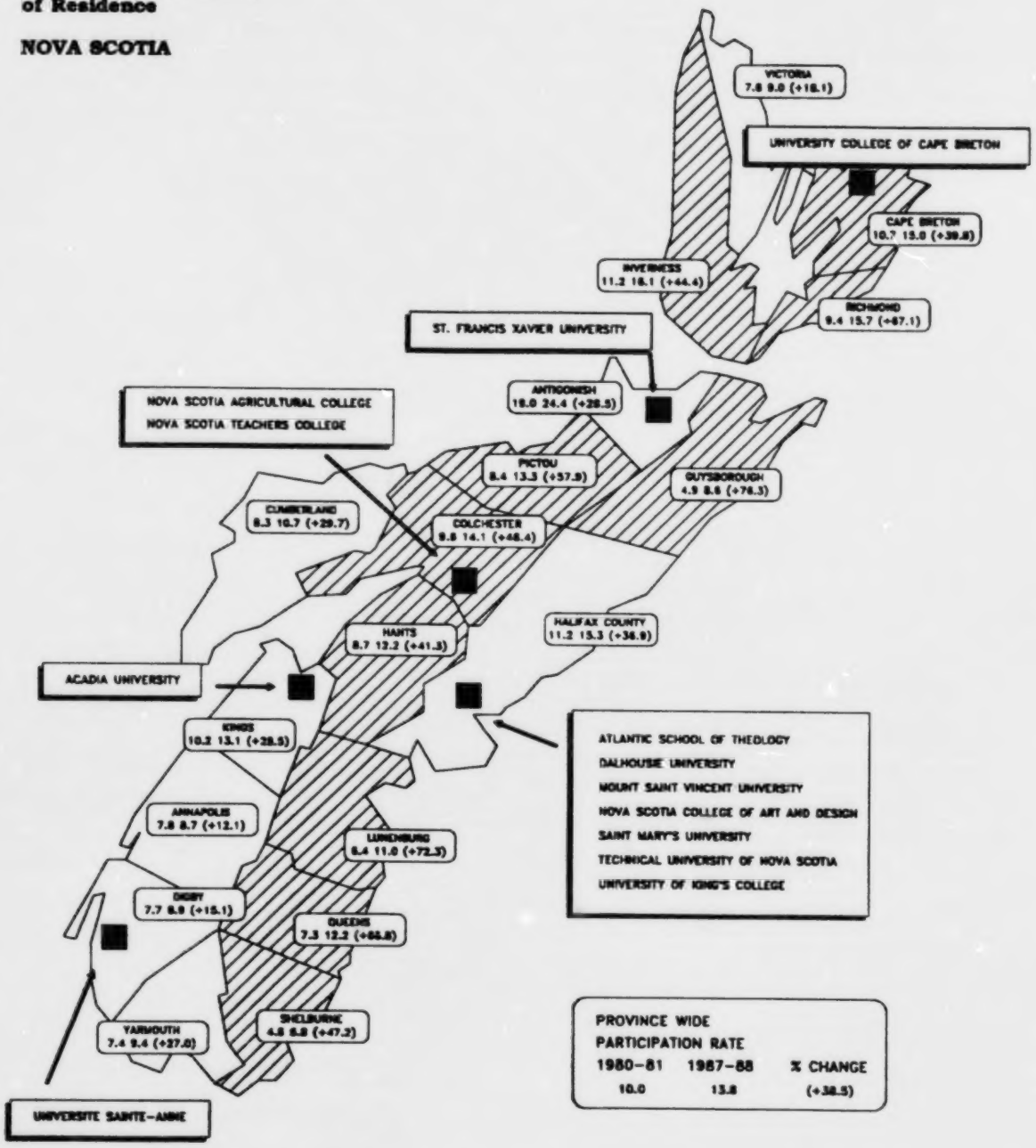


(Counties which are shaded are those that have experienced an increase in participation rate greater than the provincial average increase.)

Participation Rates of Maritime Students Aged 18 to 24 Years in Maritime Universities by County of Residence

Figure 4

NOVA SCOTIA

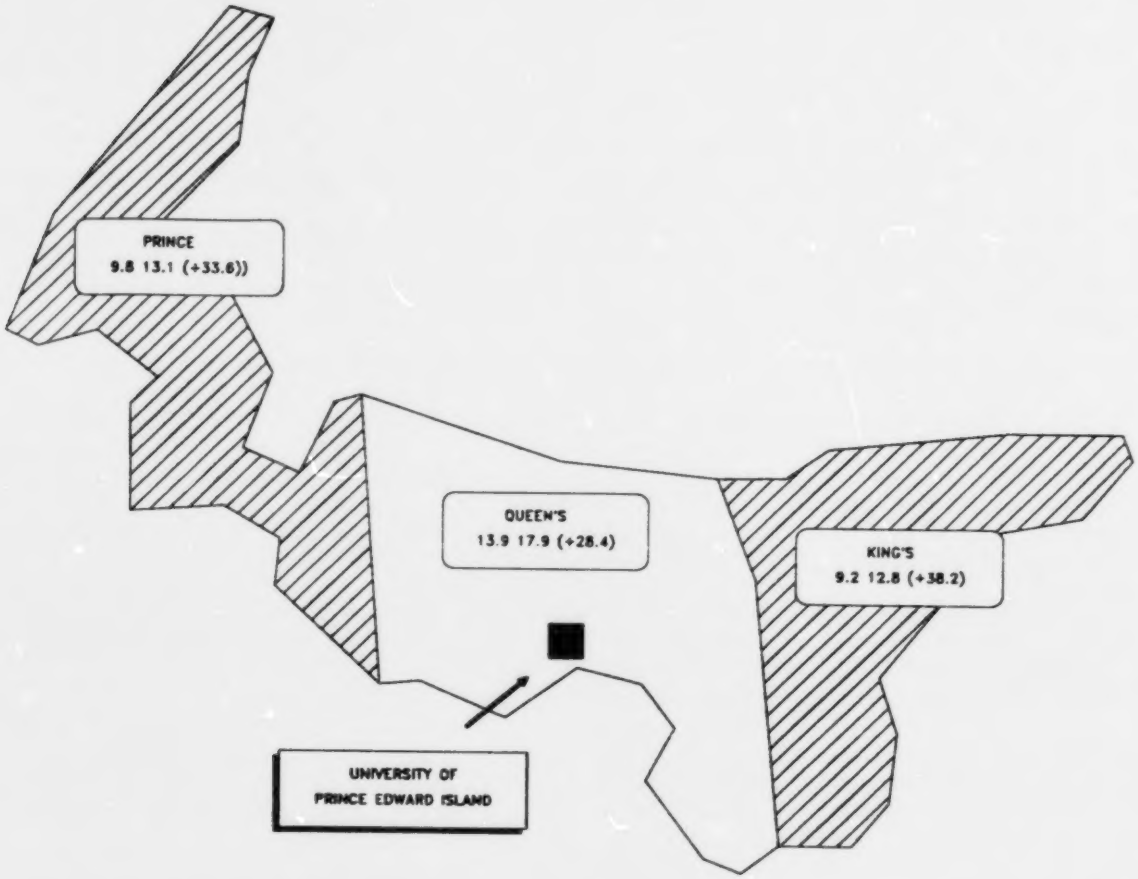


(Counties which are shaded are those that have experienced an increase in participation rate greater than the provincial average increase.)

Figure 5

Participation Rates of Maritime Students Aged 18 to 24 Years in Maritime Universities by County of Residence

PRINCE EDWARD ISLAND



(Counties which are shaded are those that have experienced an increase in participation rate greater than the provincial average increase.)

enrollment by county data seems to confirm the influence of institutional physical proximity.

Between 1980-81 and 1987-88 the participation rates of Maritime students 18-24 years old related to the total age cohort increased by over 30% in all three provinces, resulting in nearly all counties increasing their participation rates during the period. The Committee also noted that some narrowing has occurred in the range of participation rates among the counties. A general pattern of above-average increases for counties that have had the lower rates of participation traditionally, accounts for the narrowing of the range.

d) Environment Facing Post-Secondary Students

(i) **Student costs and aid sources.** At the beginning of the 1960's tuition fees represented 21% of post-secondary institutional revenues in Canada and 37% in the Maritime provinces (including community colleges which generally did not charge fees in early years.) This situation changed very rapidly with the large influx of public assistance to institutions during the 1960's and early 1970's. By 1972-73 tuition fees had declined to 15% of institutional revenues in Canada and 18% in this region.

Because of the dramatic change in the funding of post-secondary education, the introduction of student assistance programmes, and changes in post-secondary systems during the initial 10 years of this 25-year retrospective, the Committee in reviewing this topic focused primarily upon the past 15 years. The areas of Committee interest were: tuition fee levels and residence costs (the two largest direct costs for students attending universities) and student aid levels, summer earnings, and institutional scholarships (the major sources of funding available to assist students to participate in post-secondary education).

A trend analysis of student costs (tuition and residence fees) indicates that in the Maritime provinces these costs in total have increased slightly in real terms during the period 1972-73 to 1988-89. Individually, these two cost items have had varying patterns of change during this period.

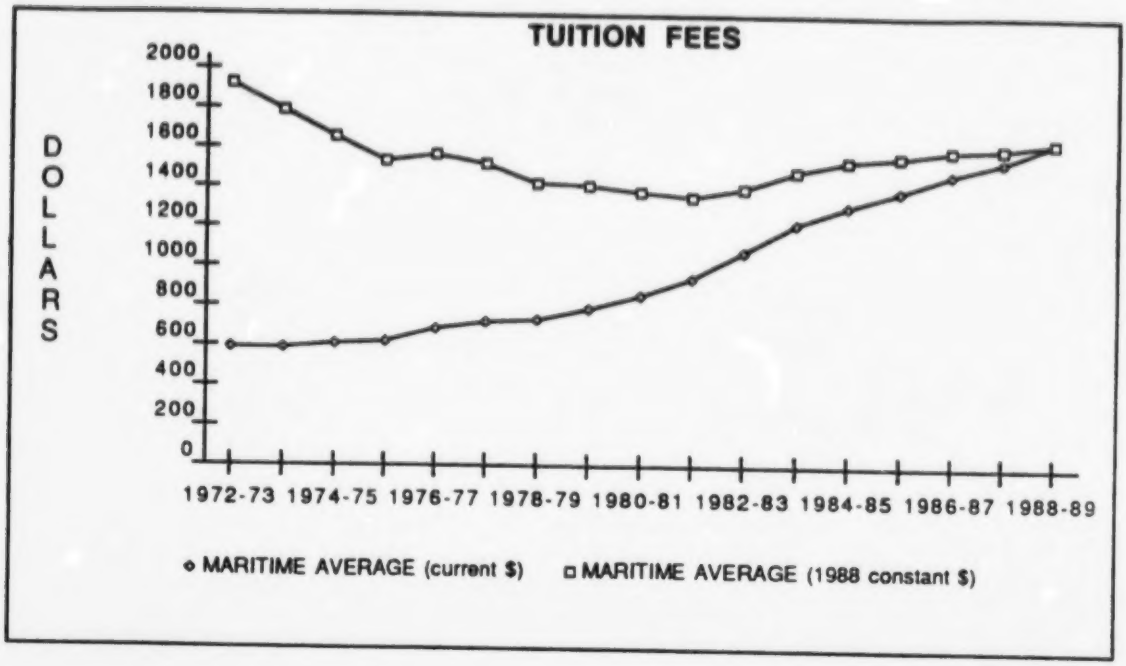
Figure 6 reveals that from 1972-73 to 1980-81 tuition fees at universities in the Maritime provinces on average dropped nearly 30% in real terms. Subsequently, fee levels have increased in real terms with 1988-89 levels being approximately 85% of 1972-73 levels.

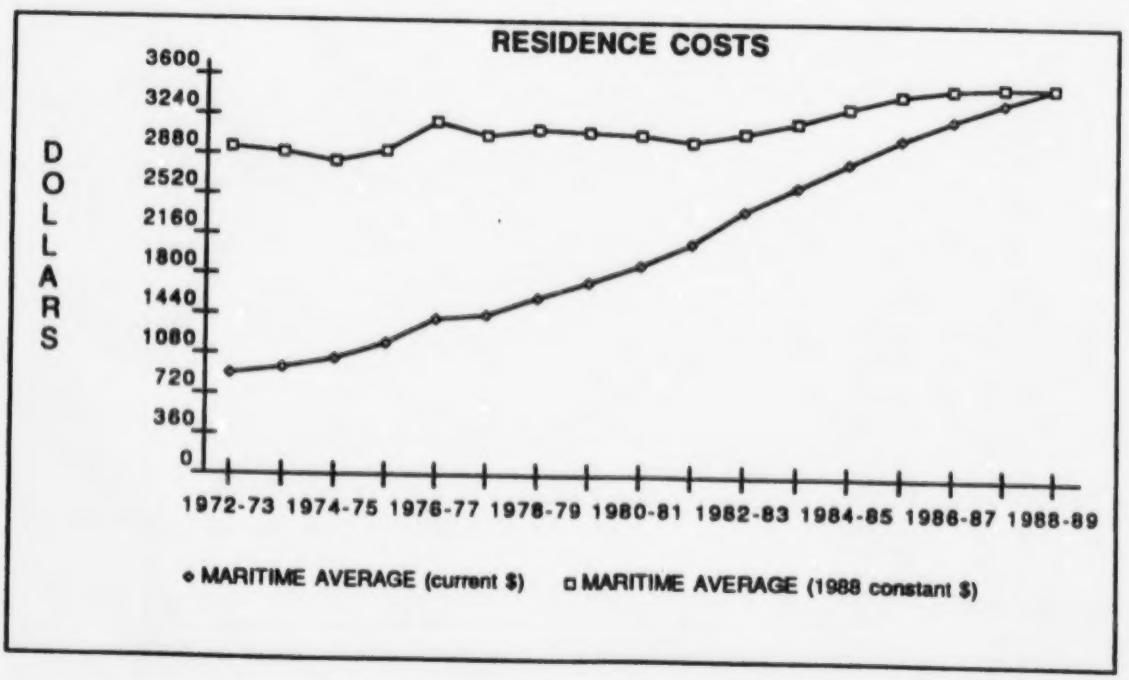
Residence fees as illustrated in Figure 6 were relatively stable through the period 1972-73 to 1981-82 and have increased by nearly 15% in the subsequent period.

Figure 7 compares changes in these student cost items during the time frame under consideration with available assistance levels in each of the Maritime provinces. Because of irregular adjustments to assistance levels, the marginal differences between assistance levels and the sum of tuition and residence costs that would be available to meet other needs (books, clothing, miscellaneous, transportation, and other costs less resources) has varied considerably. Currently there is a very small margin between assistance levels and tuition and residence costs particularly in Nova Scotia and Prince Edward Island.

Figure 6

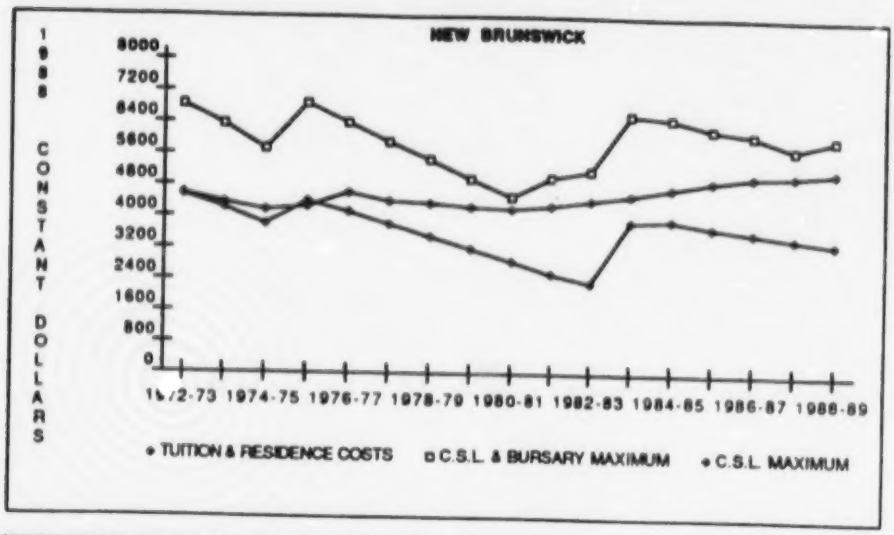
Tuition Fees and Residence Costs at Maritime Universities 1972-73 to 1988-89

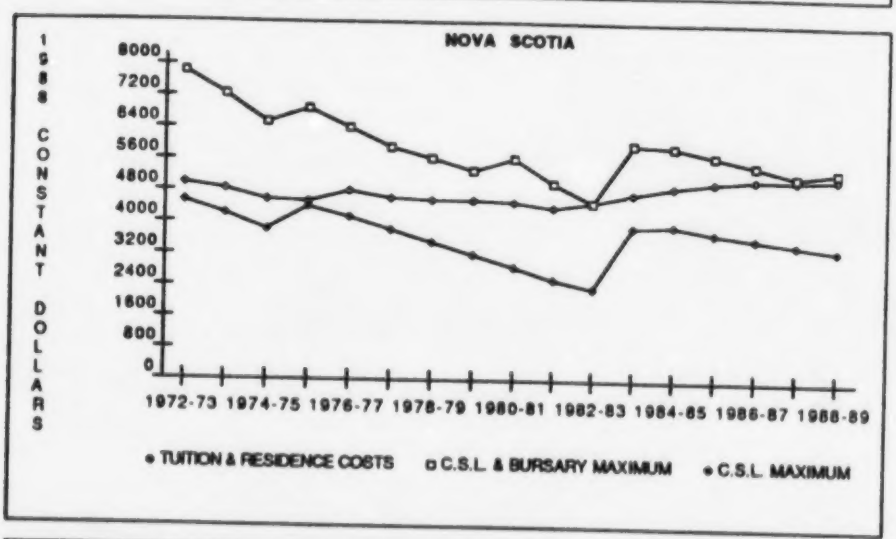


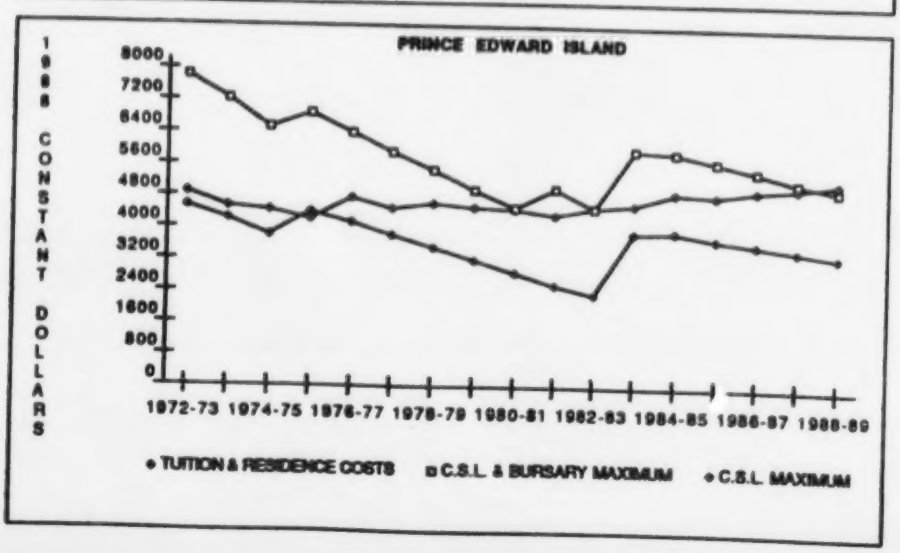


Maritime Tuition and Residence Costs Compared to Assistance Levels 1972-73 to 1988-89

Figure 7







It is more difficult to present an historical picture of the availability of student summer earnings in precise, quantitative terms. In addition, it is recognized that the situation may vary considerably from one student to the next. Unemployment rates provide one indication of students' accessibility to summer earnings. Figure 8(a) shows the unemployment rates for both the entire labour force and that aged 15-24 years of age. These unemployment statistics indicate that access to earnings for students would have decreased in the period 1973 through 1983 with modest improvements subsequently.

The Committee noticed a significant growth in scholarship assistance available to university students. In 1962-63 universities in this region expended a total of $464,000 on scholarships and bursaries. The amount grew to $10.4 million in 1986-87 which represents more than a fivefold increase after discounting for inflation. In fact, the 1986-87 level of scholarship assistance provided by the universities in this region represents more than 50% of provincial student aid bursary assistance provided during that year. It is recognized that not all students have access to this form of assistance. However, background analysis has indicated that institutions have used additional funding for scholarships to increase the number of awards to students and that generally the value of individual scholarships has not kept pace with inflation.

(ii) **Post-secondary graduates and the labour market.** Post-secondary students are naturally very interested in their employment prospects upon graduation. As evidence of students' interest in the job market is the correlation between programme choice and labour market demand referred to previously. In considering post-secondary education, students weigh the benefits of post-secondary education including employment opportunities and income levels against the direct costs of pursuing post-secondary education and the foregone earnings from their time of investment. Those requiring student assistance in order to pursue their studies are also concerned about their ability to repay student loans upon completion of study.

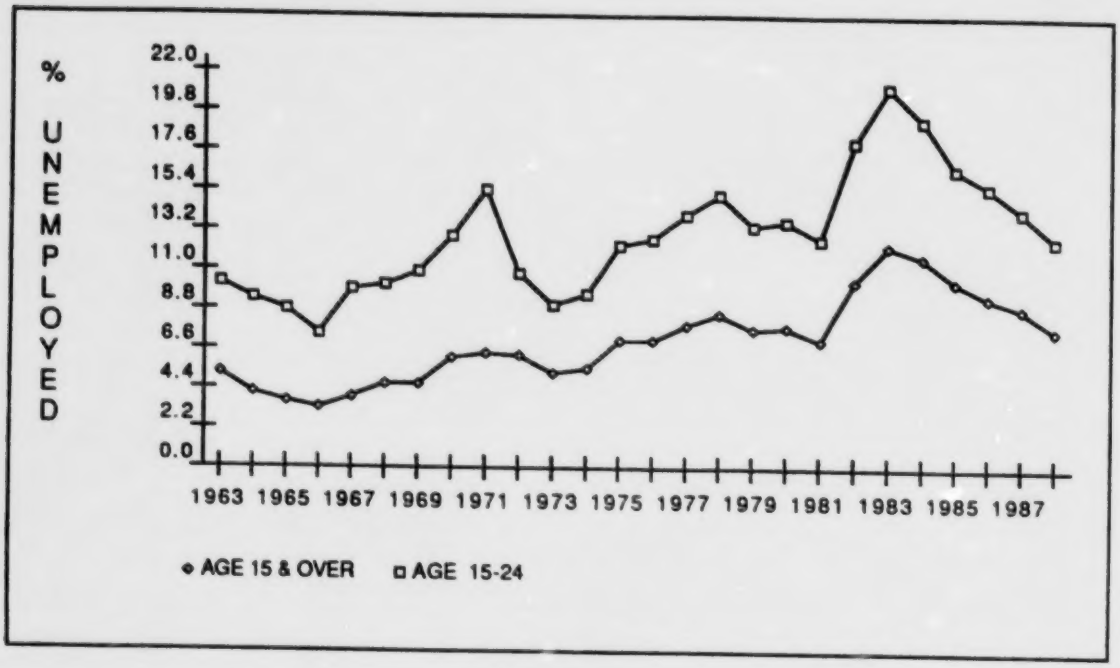
Over the past twenty-five years, the job market facing post-secondary graduates has changed considerably. During the 1960's with lower participation rates and a growing economy, graduates were in extremely high demand. As the economy stabilized in the 1970's, unemployment rates rose gradually and then peaked with the recession in the early 1980's (see Figure 8(a)). With a longstanding pattern of considerably higher unemployment rates for the 15-24 age groups, employment opportunities for those entering the labour force became a national issue during the early 1980's. Marked improvements have occurred since 1983 as unemployment rates for both the labour force as a whole and those aged 15-24 have returned to the rates experienced in the mid 1970's.

Figure 8(b) presents unemployment rates over the past ten years for university-degree holders. During this period the unemployment rate for university graduates has been more stable than that for the entire labour force and has hovered around 4%. Degree holders entering the labour force have experienced considerably higher unemployment rates. However, the unemployment rate for this group has been well below that for the entire 15-24 age group despite the increasing participation rates and numbers of those with degrees entering the labour force.

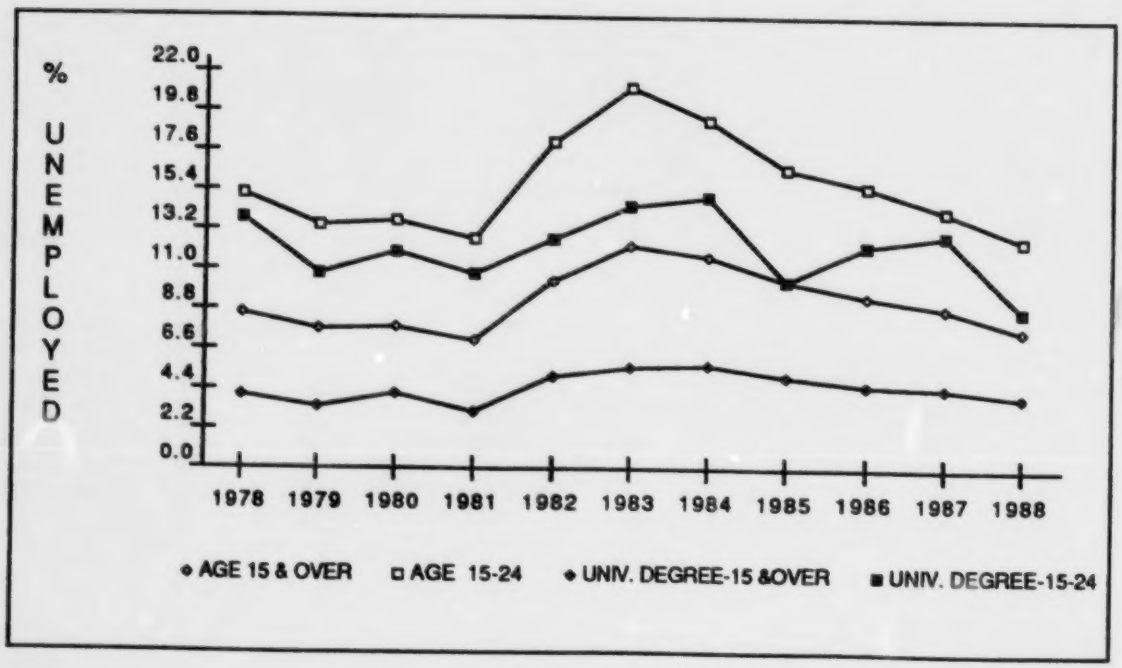
Figure 8

Unemployment Rates for the General Population
1963 to 1988

(a)



(b)



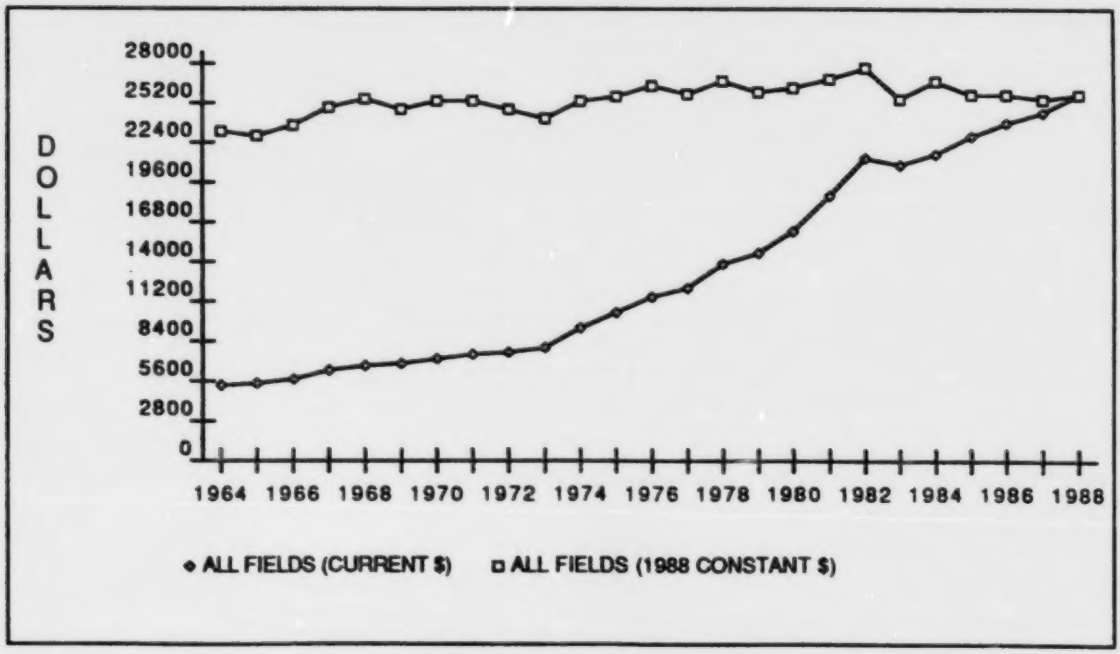
Starting salaries for university graduates do not seem to have been affected by the deterioration in the job market since the 1960's based on data from the Federal Public Service Staff Relations Board's Pay Research Bureau. Figure 9 shows that starting salaries for graduates of all disciplines has increased in real terms by approximately 11% between 1964 and 1988. The change varies by discipline with starting salaries for engineering and science graduates increasing in real terms by approximately 20% while those for arts and business administration graduates have remained relatively constant.

e) Review of Student Aid Programmes

Intense assessment of student aid programmes in this country has occurred periodically. During the late 1970's most provinces studied their respective programmes. In this region the MPHEC in 1979 established a Study Committee that reviewed the programmes in the Maritime provinces and submitted a substantial list of recommendations in its March 1980 report. The major recommendations related to increasing assistance levels, introducing loan remission programmes in all three provinces, increased portability, improving public awareness and evaluation of aid programmes, making assistance available to part-time students, and various administrative enhancements. A complete listing of the 1980 report's recommendations are contained in Appendix 4.

Figure 9

Starting Salaries for University Graduates
1964 to 1988



The Commission supported the findings of the study and recommended that the provincial governments give consideration to the recommendations. Unfortunately, such consideration was distracted by the establishment of a Federal-Provincial Task Force by the Council of Ministers of Education, Canada, and the Secretary of State to undertake a comprehensive review of student aid in Canada at approximately the same time as the Maritime Study was completed. However, the MPHEC study was of value to the Maritime provinces in participating in the national review even though it did not result in immediate modification to student aid programmes in this region.

The Task Force in submitting its report in December 1980 identified a number of weaknesses in the then existing student aid programmes including inadequate assistance levels for some students, the absence of programmes for part-time students, aid portability restrictions, public awareness by certain groups, debt repayment arrangements and parental contributions for some students, and the lack of coordination between student aid programmes and other government programmes providing aid to post-secondary students. The Task Force evaluated five alternative approaches to student aid: a continuation plan, a loan first plan, aid-mix related to year of study plan, income contingent repayment plan, and an all-grant plan. The Task Force concluded that all five could meet the principles and objectives for providing student aid with the differences being in terms of cost.

The report of the Task Force received extensive consideration by federal and provincial governments and undoubtedly led to the adjustments to CSL levels in 1983-84 and the provision of CSL assistance to part-time students. The continuation plan was the natural outcome of the review since all of the other alternative approaches would have required agreement of all governments to a national student aid programme.

Recently, student aid issues have once again reached a high level of interest throughout the country. In September 1986 CMEC and the Secretary of State agreed to establish a Federal-Provincial Consultative Committee on Student Financial Assistance that would exchange information on planned developments in federal and provincial policies and programmes and would prepare a set of options for developing a multi-year protocol for federal and provincial governments for student aid programming. The Consultative Committee has been meeting on an ongoing basis since its establishment.

In addition to this federal-provincial initiative and the current study in this region, the Government of British Columbia established a task force which submitted a report in 1987 recommending changes to that province's student aid programme.

III. DESCRIPTION OF STUDENT AID PROGRAMMES

a) Student Aid in Canada

Generally, student aid programmes consist of a combination of the Federal Canada Student Loans (CSL) Programme with provincial student aid programmes that vary considerably by province. As a result, the post-secondary students from each province avail themselves of a unique student aid package. Student aid programmes were developed primarily for traditional full-time students with the limited provision for part-time students being a recent phenomenon.

The CSL programme is the common thread running through student aid programmes in the country except in Quebec which has opted to operate its own comprehensive programme. Although funded federally, the CSL programme is administered by the provinces in accordance with criteria approved by the two orders of government and which can be applied more stringently at the option of individual provinces. The CSL programme provides loan assistance to Canadian citizens and permanent residents enrolled in programmes at post-secondary institutions as designated by the respective provincial governments. The programme (and compatible provincial programmes) operates with the principle that the individual student and his/her parents or immediate family have primary responsibility for financing post-secondary education with student aid being available to supplement student and family resources. The level of CSL assistance eligibility is determined by an assessment of needs that takes into account the living and educational costs while attending a post-secondary programme and the resources available to the student. For assessment purposes full-time students are classified as Group A, being dependent upon their parents or guardian, or Group B, being formally independent of their parents or guardian, as a result of being without parents or guardian, being married or having a child, having been out of secondary school for four years or having been in the labour force for at least 24 months, with at least two 12-consecutive month periods. Currently the maximum CSL assistance available is $105 per assessed week ($3,360 for the traditional university academic year of 32 weeks). As long as their academic performance or qualifications allows them to be enrolled in an approved programme at a designated institution, students may receive CSL assistance for up to a maximum of 520 assessed weeks. Students qualifying for CSL assistance receive a certificate of eligibility entitling them to negotiate a loan for a specified amount with a chartered bank or other designated lending institution. The Federal Government guarantees repayment of the loan and pays the interest on the loan while the student continues post-secondary education and for six months thereafter. Students that have received CSL assistance consolidate all such outstanding loans and commence repayment in the seventh month following the completion of their studies. The repayment period is determined by the size of the loan with the maximum period being 9 1/2 years. The Federal Government does offer further interest relief for those who experience difficulty in repayment of Canada Student Loans because of their inability to find employment or because of temporary disability. Students with permanent disabilities may have repayment waived if, because of a disability, repayment would create financial hardship.

As noted previously, the CSL programme for part-time students is much more limited than that for full-time students. Under this programme guaranteed loans are made available to needy students to cover educational costs while the

student is pursuing a programme at a designated post-secondary institution on a part-time basis (at least 20% of the normal course load, but less that 60%). Unlike the programme for full-time students, repayment of the CSL must commence one month after the loan is issued and the student is responsible for interest on the loan for the entire period that it is outstanding.

Provincial programmes of student assistance vary considerably across the country. These variations can be attributed to differences in factors such as the historical development of programmes, post-secondary structures and methods of financing, and the post-secondary student clientele. However, it is likely that for the most part differences exist because responsibility for the programmes rests with the individual provinces and that the Federal Government's Canada Student Loans Programme allows a great deal of flexibility. The following capsule description of current provincial student aid programmes provides a flavour of the diversity that exists:

Newfoundland - Maximum CSL assistance is provided initially. Students with excess needs can access provincial bursaries up to a maximum of $2,000 per year for single students and $2,500 for married students. Students borrowing more than $900 per semester on average are also entitled to a deferred bursary from the Province that is applied against their CSL balances as long as total bursary assistance remains within the above specified maximums.

Maritime Provinces - Programmes, which are described in detail by province in the next section, all consist of a combination of CSL and provincial bursary assistance (NB - $3,360 CSL, $2,700 bursary; NS - $2,900 CSL, $2,000 bursary and $460 CSL; PEI - $2,400 CSL, $1,700 bursary and $960 CSL). Loan remission is also a feature of the New Brunswick programme for the initial four years of undergraduate study.

Quebec - Needs are assessed on an annual basis and initial assistance is provided through a provincial interest-free loan with maximum borrowing ranging from $1,255 to $2,845 per year depending on the level of post-secondary education. Subsequent assistance required is provided through provincial bursaries having maximum amounts ranging from $9,125 to $11,840 depending on the level of education and marital status of the student. The province also provides interest-bearing loans for the purchase of micro-computers and has several special purpose bursary programmes.

Ontario - Students with high needs have initial access to provincial bursary programmes with very strict criteria during the first four years of post-secondary study. Maximum bursary assistance is $5,000 per academic year ($2,500 per semester) with a lesser amount available for independent single students ($1,500 per semester). CSL assistance is available for those having needs beyond that available from the bursary programme or not qualifying under the more stringent bursary criteria up to a maximum of $105 per assessed week. A provincial loan programme provides up to $900 per semester for those having needs beyond the CSL maximum. The province also has a special purpose bursary programme for specific clientele (welfare recipients, etc.) and a work study

programme to assist students such as those whose parents refuse support.

Manitoba - Maximum CSL assistance is available to students with provincial loan remission provided on borrowing above 50% of the CSL maximum. Provincial bursary assistance up to $105 per week is available for needs beyond the CSL maximum of $105 per week with such bursary assistance being reduced by the amount of loan remission provided. For students having needs beyond $210 per week ($6,600 per academic year) a provincial grant/loan programme is available. The programme offers a variety of special purpose bursary programmes.

Saskatchewan - CSL assistance is provided up to the maximum and then supplemented with provincial loan assistance up to $145 per week ($4,640 per academic year). A rebate is provided on provincial loans incurred above $75 per week during the first five years of post-secondary study upon successful programme completion. A provincial interest write-down programme exists whereby interest rates on CSL and provincial loans are reduced to 6% for the initial 36 months of the repayment period. The province also, in exceptional circumstances, extends the interest relief period for an additional 18 months and has a special incentive programme for certain groups of disadvantaged students.

Alberta - Dependent students required to live away from home receive the first $2,000 in need as grant. Remaining assistance for these students, and initial assistance for others, comes in the form of CSL assistance up to the maximum available, followed by provincial loan to a total of $4,300 per academic year. A further $2,500 in assistance is available for additional needs in the form of provincial bursaries for undergraduates and provincial loans for graduate students. The province has a loan remission programme and has a special programme for disadvantaged students.

British Columbia - Students receive maximum CSL assistance followed by provincial loan assistance resulting in total assistance up to $5,800 for students without children and $7,200 for students with dependent children. The provincial loan is limited to a maximum lifetime level of $15,000. Students in the first year of study who must live away from home have their loan reduced by up to $3,000 through an equalization grant. (There may be a further $500 for those who have to relocate more than 50 km from home.) The province has a loan rebate programme that reduces maximum debt load to $12,000 for those successfully completing an undergraduate degree and $16,000 for those with a second degree. The province also has a work study programme.

With the respective provincial programmes integrated with the CSL programme, the general practice is to apply CSL administrative criteria as adopted by the particular province to the provincial component of the student aid package. Ontario's programme with front-end bursary assistance is the notable exception as much more stringent criteria are used in assessing students' needs.

Another relatively common characteristic of provincial assistance programmes is that there are normally restrictions on portability unless the student's programme of study is not offered in the province of residence. Bursary programmes in Ontario and Prince Edward Island represent exceptions as bursaries in those provinces are portable to any publicly funded post-secondary institution in Canada.

b) Student Aid in the Maritime provinces

Provincial student aid programmes in the Maritimes like those of other provinces are intended to supplement the CSL programme. Thus the CSL philosophy also prevails; that is the students and/or their families have primary responsibility for financing their post-secondary education and student aid is available to supplement the student's own resources so as to ensure that all qualified students have accessibility to post-secondary education without excessive financial hardship. Although it may not be explicitly stated, the Maritime programmes are aimed at students with relatively higher needs since provincial assistance is made available after the provision of CSL assistance. The assistance being in the form of bursaries also reduces the debt load of the high need students. Appendix 5 provides an historical summary of student assistance in the Maritime provinces.

The student aid packages available in the three provinces are summarized in Table 6. From this table it is obvious that there are significant differences among the student aid programmes in the three provinces. However, this is only part of the picture as other differences exist as a result of the application of the CSL administrative criteria.

In conceptual terms the assessment of students' needs is a calculation beginning with an aggregation of costs from which available resources are deducted leaving the assessed need to be met by student assistance within the limits available. Although some of the costs used in the calculation are identifiable actual costs such as tuition fees, many of the costs and the students' resources (summer earnings and parental contributions for dependent students) are based on allowances. The CSL criteria sets the maximum cost and minimum resource calculation allowances permitted for determining eligibility for CSL assistance. The provinces are allowed to adopt and apply more stringent allowances in order to allow for varying conditions throughout Canada and provincial flexibility.

On the basis of the programmes and the CSL criteria adopted by the Maritime provinces, the Committee noted the following:

- Students with high needs have access to higher assistance levels in New Brunswick;

- Single dependent students with moderate needs have access to higher levels of assistance in Nova Scotia and Prince Edward Island primarily because of less stringent parental contribution requirements and cost allowances in those provinces than in New Brunswick.

Table 6

Student Aid Packages Available in the Maritimes - 1988-89

	New Brunswick	Nova Scotia	Prince Edward Island
Provincial Components	$2,700 bursary - C.S.Loans incurred during first four years of degree programme and totalling more than $8,000 are rebated by the lesser of 25% of total loans or amount in excess of $8,000	$2,000 bursary	$1,700 bursary
Assistance Limits (expressed in terms of typical university academic year of 32 assessed weeks)	- first $3,360 of assessed need - to CSL maximum - next $2,700 of assessed need - provincial bursary	- first $2,900 of assessed need - CSL - next $2,000 of assessed need - provincial bursary - next $460 of assessed need - to CSL maximum	- first $2,400 of assessed need - CSL - next $1,700 of assessed need - provincial bursary - next $960 of assessed need - to CSL maximum
Basis of Assessment	- CSL administrative criteria as adopted for CSL in province	- Separate assessment for bursary that in some cases is more stringent than CSL criteria	- CSL administrative criteria as adopted for CSL programme in province
Portability	- No restriction on bursary. Loan rebate programme restricted to study degree at N.B. institutions unless programme of study is not available in province	- No restriction on graduate level programmes. At the undergraduate level bursaries are restricted to Atlantic provinces unless programme is not offered in region	- No restriction
Academic Performance Requirements	- Bursary eligibility restricted to one year beyond normal programme length	- Beyond first year, bursary is conditional upon meeting specified academic performance in previous year	- Maximum eligibility periods: Undergraduate - 10 semesters. Graduate - determined by length of programme

In order to gain a better appreciation of the differences in the actual application of the provincial programmes, the Committee simulated the assessment of needs and granting of assistance for various hypothetical circumstances. The results of three simulations are summarized in Table 7 and presented in detail in Appendix 6.

Table 7

Calculation of Assistance Entitlements Varying Circumstances

	Scenario 1	Scenario 2	Scenario 3
	Dependent Student living on campus	Single Parent with one child	Single Independent student living away from home
Assumed Data			
Student's income			
- summer	$1,000 (lived at home)	$4,000 (4 months)	$5,000 (away from home)
- part-time		$1,800 (8 months)	$2,000
Parental income 1	$30,000	N/A	N/A
Parental income 2	$15,000	N/A	N/A
	$45,000		
- Dependents including student	4		N/A
Age of child	N/A	5	N/A
Institution location	150 km from parents residence		100 km from parents residence
Assessed weeks	32	32	32
Costs			
- tuition	$1,800	$1,800	$1,800
- room and board	$3,000 (residence)	$3,840 (rent)	$4,200
- books & instruments	$800	$800	$800
- miscellaneous	$1,000	$1,000	$1,000
- travel	$400	$400	$400
- medical/dental	N/A	$500	N/A
- day care	N/A	$2,000	N/A
Available Assistance			
New Brunswick			
- CSL	$2,801	$3,360	$3,360
- bursary	-	2,700	987
Total assistance	$2,801	$6,060	$4,347
Loan rebate (available upon successful completion of undergraduate programme assuming 4 years of borrowing at same rate)	$700	$840	$840
Nova Scotia			
- CSL	$2,996	$3,360	$3,360
- bursary	386	2,000	240
Total assistance	$3,382	$5,360	$3,600
Prince Edward Island			
- CSL	$2,400	$3,360	$2,400
- bursary	1,589	1,700	1,224
Total assistance	$3,989	$5,060	$3,624

IV. THE ISSUES

In this chapter the Committee presents what it considers to be the major issues currently facing student aid programmes in the Maritime provinces. These issues have been selected from a range of concerns that were emphasized in submissions from student, faculty and institutional group presentations, and in discussions with student aid officials. Although these issues, for the most part, are not new issues and have been the subject of previous consideration by study groups and governments, further efforts must be made to ensure that they are adequately addressed.

The Committee recognizes that there is a high degree of interrelationship among many of the issues. For this reason the Committee has not attempted to provide any priority ranking to the issues listed but does consider the first issue presented to be of fundamental importance.

a) The inadequacy of cost allowances and assistance levels

This issue touches upon two separate matters which in the Committee's view can only be considered collectively in current circumstances. Student groups cited several areas in which cost allowances used in the assessment procedure were considered inadequate. Room and board allowances were perceived to be too low particularly for metropolitan areas. A situation unique to the New Brunswick programme is the use of a common room and board allowance for all students required to live away from home which is approximately $800 below the normal cost incurred by students staying in university residence. (The other two provinces use actual university residence costs.) The allowances for miscellaneous expenses, travel to and from home, basic maintenance for married students, and child care costs were also among those identified as being inadequate. In support of this position, students pointed to the fact that adjustments had not been made to allowances for a number of years. In fact, the CSL administrative criteria themselves have not been revised since 1984-85; and, in some cases, the provincial allowances used are still below the CSL maximum allowances. A further item touched upon by several institutional submissions relates to the additional costs and reduced access to earnings for disabled students participating in post-secondary education.

The perception of the Committee is that cost allowances have not been adjusted in the region and country because of budgetary restraint measures and also in order to keep a degree of consistency between cost allowance and assistance levels. A further factor which seems to inhibit responsiveness of student assistance to the needs of students is the split responsibility resulting from the existence of relatively independent programmes by each of the two levels of government.

Adjustments to cost allowances would be ineffectual particularly for the more needy students unless aid levels were also modified. A considerable number of students in 1987-88 had assessed needs (assessed costs less resources) based on the allowances for that year in excess of current 1988-89 assistance levels. As indicated in Appendix 7, New Brunswick had 12% of those applying for student aid with assessed need above $6,000, Nova Scotia 18% above $5,400. (Equivalent data for Prince Edward Island was not available.) Married students

are those most affected by current assistance ceilings with over 60% of applicants having needs in excess of available aid in each of the provinces.

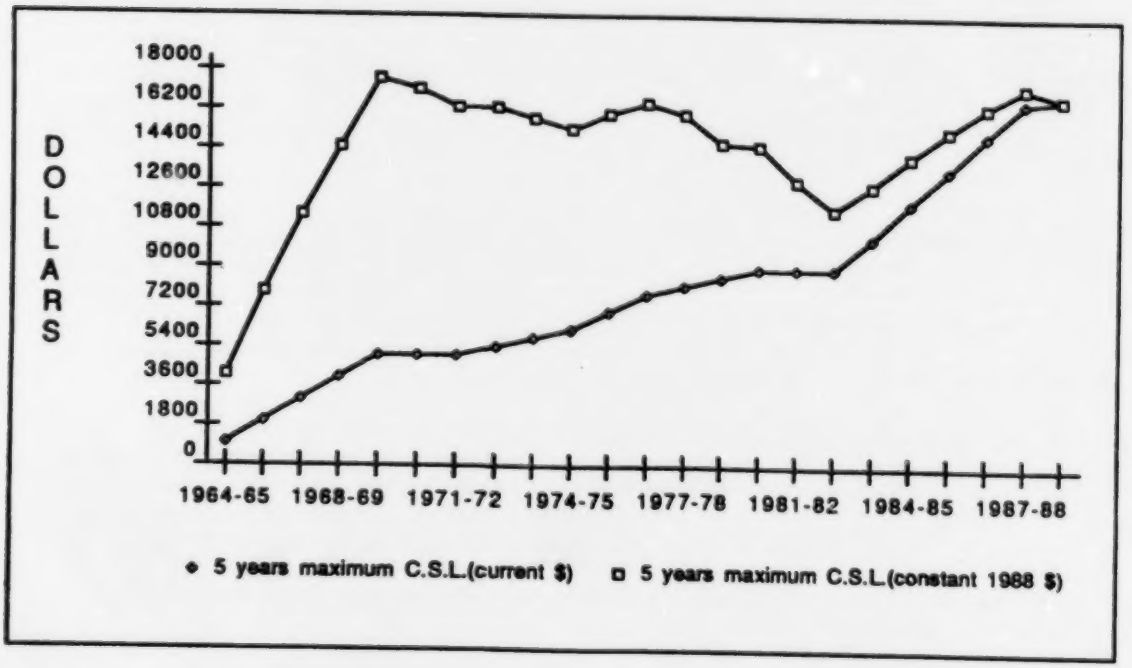
b) Debt load upon the completion of post-secondary studies

Students continue to be very concerned about the levels of debt facing them as they leave post-secondary education. The issue is not only described in the context of hardship that can accrue to those with significant student loans who are unable to find employment related to their education and training upon graduation or who enter low paying professions but also in terms of the impact that the necessity to borrow has upon participation particularly among those in socioeconomic groups who have not traditionally pursued post-secondary education.

The Committee readily acknowledges the potential for students in the Maritime provinces to incur a debt load under the current CSL programme that would be inconsistent with the programme's objective of allowing qualified students to participate in post-secondary education without undue hardship. For instance, under the maximum lifetime loan assistance available under the CSL programme, a student could incur a debt of $54,600. Fortunately, such a student would be atypical in that it would require 10 full years of study or 15 two-semester academic years to incur such a debt level.

Figure 10

Potential Debt Loads After Five Years of Assistance at Maximum CSL Levels 1964-65 to 1988-89



Although information systems do not exist to provide extensive information about the debt load of students in this region, it is possible to piece together a reasonable picture of the situation. In 1987-88 there were approximately 46,000 residents of the Maritime provinces pursuing post-secondary education. Of this number 64% or 29,296 received CSL assistance. The average loan was $3,001 in New Brunswick, $2,988 in Nova Scotia, and $2,475 in Prince Edward Island.

Multiplying these averages by normal programme length can provide a rough picture of the average debt that could be expected by the typical student. Averages alone can be misleading. Appendix 8 provides a distribution by amount of the loans awarded in 1987-88 revealing that 2/3 of loan recipients receive at least the normal maximum for a typical university academic year of $3,360. (Those above this level are in programmes of longer duration.) Figure 10 provides an indication, since the inception of the CSL program, of potential debt load for students obtaining maximum CSL assistance borrowing levels for five years of study.

Federal Secretary of State data indicate that students in their final year of university programmes had average total CSL debts of $8,600 in 1986-87. Final year students in technology programmes in the same year had average total debts of approximately $5,000. The following provides an indication of the range of total indebtedness for those university students consolidating their Canada Student Loans in 1986-87:

	NB	NS	PEI	Canada
		(percent of total)		
Under $5,000	42.7	40.7	51.1	52.6
$5,001-$8,000	24.0	25.5	23.8	21.5
$8,001-$10,000	15.1	11.0	12.9	9.1
Over $10,000	18.2	22.8	12.2	16.8
	100.0	100.0	100.0	100.0

CSL debt loads have increased rather dramatically over the past several years because of the quantum increase in available assistance in 1983-84. The loan level which had remained constant at $1,800 from 1975-76 to 1982-83 was increased to $3,200 ($100/assessed week) in 1983-84 and has remained near that level subsequently. As students also have had access to the increased borrowing levels complete their post-secondary education and consolidate their loans the year over year averages have been increasing at higher rates than would otherwise be expected.

c) Assistance for part-time students

Student assistance available to part-time students is extremely restricted and, in fact, only represents the provision of a source of borrowing under the CSL programme. Students with gross family income below specified levels ($24,200 for single students) can receive CSL assistance to cover the cost of tuition fees, books, transportation, day-care, and incidental expenses. Part-time students are required to commence repayment of the CSL principal and interest one month after negotiating the loan.

The current programme is relatively new and represents the first step toward making aid available to part-time students. Part-time students were an insignificant part of post-secondary education during student aid's formative years. Today the number of part-time students is much higher, and universities have tailored programmes so as to enhance participation of students on a part-time basis. Student groups in their submissions to the Committee pointed out the disparity in aid programmes available to the two categories of students in recommending increased equality of access to student aid by part-time students.

d) Dependence of students upon parental and family resources

Student groups continue to express strong concerns about the philosophical basis of existing student aid programmes whereby parents have a primary responsibility for contributing to the cost of the students' post-secondary education. From the perspective of principle students point out that post-secondary education students are at an age that is considered independent for other purposes particularly with the lowering of the age of majority during the 1970's. From a practical perspective they identify a changed attitude among parents and the fact that parents in some cases refuse to provide support.

In addition to the philosophic concerns about the existing aid programmes, the student groups also pointed to the lack of responsiveness of CSL parental contribution tables to inflation. This concern stems from the fact that contribution tables have not been revised since 1984-85 resulting in a reduction in real terms in the income levels at which parental contributions commence or increase. Students advocated annual adjustments to parental contribution tables.

The category of students affected by the CSL philosophy on parental responsibilities are the Group A students who are single students that have been out of secondary school for less than four years and have been in the labour force for less than two twelve-month periods. Appendix 9 contains information about the number of Group A students and parental contributions required by the current programmes in New Brunswick and Nova Scotia. Group A students represented approximately 70% of full-time post-secondary enrollments and approximately 55% of student aid applicants in 1987-88. Of Group A students applying for assistance, nearly 60% had family incomes below the levels requiring contributions by their parents. This indicates that parental contribution is a real issue for approximately one third of all students applying for student assistance. It is difficult to ascertain the impact of the requirement for parental contributions upon those who choose not to seek student assistance or participate in post-secondary education.

e) Provincial variations in assistance programmes

In reviewing programmes in each of the provinces, the Committee detected greater dissimilarities among the programmes than existed at the time of the MPHEC's 1980 study. Discussions with the provincial student aid officials confirmed this to be the case. The student aid officials pointed out that during the latter part of the 1970's the MPHEC, at the request of the Council of Maritime Premiers, had convened regular meetings of student aid directors with

a view to eliminate unnecessary differences in student aid programmes and their administration. This practice ceased following the 1980 study and the subsequent Federal Provincial Task Force review. Although provincial governments have always made independent decisions about their respective programmes, it is presumed that the lack of regular communication among student aid offices has contributed to the increased variations in the programmes.

f) Divided responsibilities for programmes and their evaluation

In concept, student aid programmes in this country have been relatively staid since coming into existence twenty-five years ago despite significant changes in post-secondary education and its clientele. The Committee is of the opinion that there are factors other than the brilliance of the initial concept that have contributed to this unaltered approach to providing student aid in Canada.

The primary impediment to an orderly evaluation of student aid programme development would seem to be the split responsibility for the current programmes. This arrangement has resulted in excessive attention being given to which order of government should be modifying its component of the package. In this environment, changes in the programme have been made sporadically. Despite undertaking joint studies of student aid needs on occasion, no formalized agreement between federal and provincial governments for a comprehensive programme have emerged.

g) Administrative matters

Student groups brought to the attention of the Study Committee a number of concerns related to the administration of programmes in the three provinces. These concerns included the data verification procedures for confirming that students searched for summer employment (The New Brunswick Students' Alliance), the time requirement for processing applications (Students' Union of Nova Scotia), and the need for additional information about the programme and the assessment of needs (UPEI Student Union).

Other institutional submissions touched upon the need for increased communication between student aid officials, students, and counsellors within the post-secondary education institutions. The Study Committee did note that both New Brunswick and Nova Scotia have established advisory committees that do facilitate communication among the various groups having an interest in student aid programmes.

V. THE COMMITTEE'S RECOMMENDATIONS

In formulating its recommendations the Committee gave extensive consideration to the philosophic base on which Maritime student aid programmes for the 1990's should be constructed. The Committee has concluded that the time has arrived for major changes in the thrust of student aid programmes in Canada.

Current student aid programmes are derivatives of those developed in the 1960's in response to a surge in the number of post-secondary aged people and a recognition of the importance of post-secondary education by society and governments. Today we are again seeing a surge in enrollments and a renewed interest in post-secondary education because of its importance for economic and social development. In contrast to the 1960's enrollment growth which was a function of the age distribution of the population, the increases in this decade are the result of dramatic increases in participation rates of those moving on to post-secondary education following secondary schooling and a growth in nontraditional students. With a much greater proportion of society participating in post-secondary education, the recognition of the importance of an educated populace for economic development and the increasing recognition of the costs to society of those lacking the necessary education and training to participate productively in today's society, the Committee believes that a changed perspective on the split in costs and benefits of participation in post-secondary education between the student and society is appropriate.

In the Committee's view this change in perspective need not be radical but one of degree in that the student should still share a responsibility for financing his or her education. However, the thrust of student aid programmes should be changed from that which can be described as "facilitating" participation to that of "promoting" or "enhancing" participation in post-secondary education by all those who have the potential to participate in and benefit from post-secondary education.

In advocating a changed approach to student aid, the Committee is conscious of the economic realities facing governments. For this reason the Committee encourages the Commission and governments to view the increased costs of enhancements to student aid programmes in the context of the total public contributions to post-secondary education. Furthermore, expenditures incurred to assist students to participate in post-secondary education truly must be viewed as an investment for economic and social development and as preventive maintenance.

The Committee believes that the provincial governments should act upon recommendations one to six immediately. Although the Committee recognizes and accepts as being reasonable that a first course of action could be to work with the other provinces and federal government with a view to obtaining a joint solution to the student aid issues, such a course of action cannot guarantee results within a predictable time frame. For this reason the Committee requests that the Maritime provinces give consideration to taking unilateral action in the directions recommended realizing that such steps may be of an interim nature.

Recommendation 1. The Committee recommends (a) that adjustments be made to i) cost and contribution allowances in order to reflect current economic circumstances and ii) assistance levels bringing total assistance available to $7,000 for single students (for normal academic year) and $10,000 for married students and b) that allowances and assistance levels be reviewed annually thereafter.

Many of the cost allowances and contribution requirements now being utilized have not been adjusted to reflect the inflationary cost increases of recent years. The fact that the CSL administrative criteria have not been updated since 1984-85 has fostered this lack of sensitivity of allowances to cost increases. The areas requiring immediate adjustment are:

	Existing Allowances			Proposed
	NB	NS	PEI	
Room and board				
- Residence	$88/week	actual	actual	actual
- Away from home not in residence	$88/week	$85/week	$87/week	$100/week
- Group B with parents	$34/week	$38/week	$45/week	$45/week
Miscellaneous expenses	$27/week	$28/week	$25/week	$32/week
Return Transportation	1 trip $600 max.	2 trips $600 max.	1 trip $600 max.	2 trips $700 max.
Basic maintenance allowances				
- married	$13,300	$13,329	$13,325	$16,000
- single	$10,400	$10,424	$10,424	$12,500
Allowance for dependent children				
- aged 0 - 11	$1,700	$1,879	$1,875	$2,200
- aged 12 - 15	$2,750	$2,784	$2,780	$3,300
- over 15	$3,250	$3,396	$3,395	$4,000
Day care	actual to $1,800 max.	25% of spouse's income to $2,014 max.	actual	actual to $2,300 max.

The proposed changes in allowances are based primarily on inflationary increases that have been experienced since substantial adjustments were last made. In addition, student aid officials were able to provide input based on actual circumstances.

Other modifications advocated by the Study Committee are with regard to parental contribution tables and the exemption for scholarship income. As an interim measure, the Committee suggests that income levels in the parental contribution table be adjusted upward by $2,000 for 1989-90 and that the two levels of government immediately address the changes that should be made for the longer term. The Committee proposes that the first $1,000 of scholarship income be exempt from the calculation of assessed need, rather than the initial $600 at present.

Another aspect of cost and contribution allowances that the Committee has identified for specific consideration relates to the needs of students with disabilities. The Committee believes that the assessment of needs of such students should provide for additional costs such as special equipment requirements and for reduced opportunities for summer earnings in some cases. Publicity about student aid programmes should make explicit reference to accommodating the needs of students with disabilities.

A final consideration of the Study Committee with regard to allowances and assistance levels focused on the need for coordination between student aid programmes and social assistance programmes. The Committee views post-secondary education as a means for some social assistance recipients to eliminate their dependence upon government. Therefore, the Committee is supportive of programmes that would encourage such recipients to pursue post-secondary studies. Student aid bursaries to cover the extra costs of post-secondary attendance could be made available to those who are recognized as having the potential to benefit from post-secondary education.

As noted in the introduction to the recommendations, the Study Committee advocates immediate action by the Maritime governments on recommendations one to six. Specifically with regard to Recommendation 1, this action would involve the provinces extending assistance levels beyond those currently available by means of bursaries or loans. The provinces, in administering the CSL programme, would continue to be restricted by CSL assistance levels and administrative criteria. The provincial programme would build upon the CSL assistance with enhanced cost allowances and maximum assistance at the recommended levels.

Recommendation 2. The Committee recommends that a loan remission programme be implemented in all three provinces.

The objective of the programme would be to limit the debt load and, thereby, avoid excessive hardships for the more needy students.

The Committee suggests that the programme identify debt level floors for loan remission purposes with outstanding amounts in excess of these levels paid primarily by the provinces on behalf of the students.

The proposed programme would extend to applied arts and technology (for initial three years of study) and undergraduate programmes (for initial five years of study) only. The Committee would suggest that in the context of current CSL levels that the debt load remission floor be $8,000 for students of diploma programmes of three or fewer years' duration, $10,000 for a four-year degree programme, and $12,000 for programmes requiring five years for completion. The loan remission programmes would require the provinces to retire on the students' behalf 75% of the loans beyond these levels. Loan remission would require the successful completion of programmes of study in order to avoid abuse of student aid by those without a serious commitment to their programmes of study. As well, loan remission would not be available to loans incurred in pursuing graduate level programmes because of the Committee's perspective that such programmes are less essential to the individual than an undergraduate programme and that fellowships and assistantships are more readily available for graduate students.

Recommendation 3. The Committee recommends that distinct programmes of student assistance be introduced for needy part-time students formally registered in post-secondary programmes to the undergraduate degree level.

The Committee believes that students lacking the necessary financial resources, and who are not able or do not wish to pursue applied arts and technology programmes or undergraduate programmes on a full-time basis, should have equitable access to a programme of student assistance. In making the recommendation the Committee wishes to emphasize that the primary objective of such a programme would be to provide accessibility to post-secondary education to individuals who would otherwise be unable to participate without undue hardship. The programme would be restricted to those pursuing a first degree (or diploma for applied arts and technology programmes) and registered for a formal programme of studies. Assistance should be available to cover the extra costs of taking post-secondary courses including tuition, books, transportation, child care, and other direct costs. The programme would not be intended to supplement the living costs of part-time students.

The Committee suggests that the form of assistance be influenced by the financial position of applicants as determined on an annual or semester basis. The following types of aid packages should exist:

Loans (interest bearing from negotiation) - To provide short-term assistance for those with temporary needs.

Loans (interest subsidized while continuing to pursue programmes of study) - To provide assistance to those who appear to have an ongoing need but are able to contribute at least 25% of the additional cost of participating in a programme of studies.

Loans for initial $1,000 need (interest subsidized) followed by bursary assistance - For students without the financial capability to make any contribution toward the additional costs of participating in a programme of studies.

Bursary only - For students currently on programmes of social assistance.

As part-time students' needs are assessed periodically (at least annually), the status of all previous loans would be reassessed.

Recommendation 4. The Committee recommends that student aid provided by governments in the region be fully portable throughout the Maritime provinces and outside the region for programmes not offered within the region.

Portability of assistance within the region appears to have diminished as an issue since the MPHEC's 1979 study. Nevertheless, the Committee considers it important to present this recommendation as a point of principle in the context of the regional approach to post-secondary education that exists in the Maritime provinces, particularly with regard to universities.

Recommendation 5. The Committee recommends that provincial student aid offices strive to minimize administrative procedures and to enhance communication with students and counsellors at post-secondary institutions.

Although student aid programmes have streamlined the application process through the extensive use of allowances and the introduction of automated systems, some of the concerns raised by those making submissions to the Committee warrant consideration. Two items that received particular attention were the summer employment verification procedures and Nova Scotia's separate assessment process for bursary assistance purposes. The Committee suggests that close liaison be developed between student aid and CEIC offices in order to eliminate the need for students to secure a specified number of negative responses to requests for employment from potential employers.

On the second matter the Committee believes that separate applications for CSL and bursaries is unnecessary and has noted that the Government of Nova Scotia has announced plans to allow students to apply for both loan and bursary assistance on a common form.

Ongoing communication between student aid offices and student counsellors within the public school system and post-secondary institutions is of extreme importance. The counsellors have direct contact with post-secondary students and potential students on a day-to-day basis and can enhance student awareness and understanding about the programmes and reduce pressures on student aid offices. Although advisory committees already exist in the provinces, they do not preclude the need for cultivating effective channels of communication with the counsellors at institutions and with the objective of involving them in the programmes as much as possible.

Recommendation 6. The Committee recommends that student aid directors from the three provinces meet regularly (at least semi-annually) with a view to eliminating unnecessary variations in the three provincial student aid programmes.

Ideally the Committee believes that a common student aid programme for all three provinces is warranted because of the size of the region, the similarities in circumstances in the region, and the flow of students particularly at the university level throughout the region. The Committee realizes that from a practical point of view a common programme cannot immediately be put in place because of the degree of differences currently existing among the three programmes. A common scheme could best develop through evolution as unnecessary differences in programmes disappear as the result of increased communication. Any movement to a common programme for the region would require a reasonably common commitment from each of the provinces; otherwise, there may be a tendency for a common programme to be unduly affected by the province placing the lowest priority on student aid, i.e. the lowest common denominator and a disservice to some students.

Recommendation 7. The Committee recommends that the Maritime governments attempt to secure a Federal-Provincial agreement on the provision of student assistance.

The Committee believes that responsibilities for student aid by the two levels of government should be formalized and clearly specified in order to ensure the existence of a comprehensive, responsive student aid programme. An attempt should be made to secure an agreement involving all provinces and the Federal Government. Because of varying traditions and circumstances across the country, the Committee doubts that it will be possible to get agreement from all provinces except in general terms. However, such an agreement could delineate a framework for bilateral agreements between individual provinces and the Federal Government. With such agreements for fixed periods of time, it would be possible to focus more attention on the needs and objectives of student aid programmes and less effort and debate on which level of government has responsibility.

The initial agreement could be transitory as the two levels of government develop a new comprehensive programme for the future. The next recommendation provides the framework for such a programme. It is the Committee's view that a programme based on this framework could be implemented by 1993.

A STUDENT AID PROGRAMME FOR THE 1990'S

Recommendation 8. The Committee recommends the following framework for the development of a student aid programme in the Maritime provinces:

a) The student aid programme should ensure that all students with the capability of participating in post-secondary education have access to the resources required to ensure participation without hardship.

   Students' costs should be assessed and adjusted on an ongoing basis in order to ensure that assistance levels are adequate.

b) The programme should respect the dignity of students and their families and require minimal administrative control.

c) The programme should provide bursary and loan assistance and be incentive-based so as to encourage participation, the avoidance of debt, and contributions by parents and family.

   (i) Participation - Bursary assistance at a level equivalent to tuition fees and books would be front-end loaded to encourage participation in post-secondary education. The level of bursary could vary by location so that students from areas not having post-secondary institutions (which have traditionally had lower participation rates) would receive higher levels of bursary (perhaps an additional $500) as a way of equalizing the incentive to participate. Although bursary assistance would be universal for all full-time students, the maximum levels of such assistance would be lower than current levels. Students should be required to qualify for the bursary through academic performance in the immediately preceding year.

   A primary argument against tuition-free post-secondary education or universal bursaries has been the concern that the cost of such would be

borne unduly by those not benefiting from the service. It is the Committee's view that with the higher participation rates, the increased contributions of post-secondary graduates to government tax revenues, the benefits of an educated populace to economic development, and the reduced potential for future costs to society this longstanding tenet is less applicable.

(ii) The avoidance of debt - Although loan assistance would be available, students should be encouraged to pursue other sources of funding - summer and part-time earnings, parental contributions, and scholarship and bursary programmes - as an alternative to borrowing. It can be argued that the current programmes in the Maritime provinces encourage borrowing in that students are required to borrow CSL assistance before accessing bursary assistance. As well, the existing programmes have some disincentive to pursue earnings and scholarships in that amounts above certain levels simply reduce the amount of bursary assistance available to the student. The CSL administrative requirement that any scholarship funding in excess of $600 and all bursary assistance received by the student from other sources is considered a resource and reduces the amount of government assistance also poses a difficulty for institutional fund raisers in seeking private sector support for scholarship and bursary funding. These features would be eliminated in the proposed programme.

(iii) Contributions by parents and family - Parental contributions would not be compulsory for students now categorized as dependent for student aid purposes. Instead, incentives such as reduction in their child's debt load and income tax credits for direct support should be relied upon to stimulate contributions from parents. The Committee is of the opinion that the philosophy requiring parents to have a primary responsibility for the cost of their child's first four years of post-secondary education particularly for expenses beyond a contribution to their living costs has become somewhat outdated and lacks a sound rationale. The age of majority has been lowered across the country resulting in most students reaching adulthood legally shortly after commencing post-secondary education. The parents cannot be expected to receive any direct benefit from their child's education particularly in the family structures of today's society. A further irony of the situation is that parents have no responsibility for the cost of education, i.e. tuition fees, while the student attends elementary and secondary education and, in fact, receive a contribution from the state in the form of family allowance payments until the child reaches 18 years of age, i.e. post-secondary age. A final point is that the parent is currently absolved of any financial responsibility of the child's undergraduate education if the child decides to marry or to enter the work force for two years prior to pursuing post-secondary education.

d) Student loans should be available to supplement bursary assistance.

Loan assistance should be made available to students through a more streamlined assessment of needs than at present. Loans would be interest bearing from the time of negotiation but would be subsidized by government during the period of study to a level where there would be no enticement to

abuse the programme by accessing low cost funds not required for education purposes. It would be essential just as it is now that students be provided with counselling services in order to insure they are fully cognizant of the obligations being assumed in securing loan assistance. Student loans would be available for a maximum of the equivalent of 10 full years of study which is the current maximum under the CSL programme.

The repayment of student loans should be integrated into the income tax collection system in such a way so that the timing and rate of repayment would be related to the level of taxable income. Such a system should be feasible in the context of today's "information age" and would eliminate existing concerns about debt load. Loan remission would not need to be an explicit feature of the aid package as it would occur automatically in circumstances where insufficient income levels were not achieved by the individual.

Failure to integrate student loan collection with the income tax system would necessitate the requirement for a loan remission feature for amounts borrowed during the first five years of attending post-secondary education. The Committee would suggest that in the context of a universal bursary system and a programme that is intended to encourage access to sources of funding other than loans that a relatively high level of borrowing be tolerated (for example, $20,000 during the first five years) before loan remission would become available. Such a level of borrowing should not be required in the vast majority of circumstances, and the debt load should not be viewed as excessive relative to starting salary levels for university graduates able to secure employment related to their field of study. In exceptional circumstances where students demonstrate an inability to repay loans, modified terms of repayment should be made available.

Although a student aid programme developed within this framework would appear at first to be considerably more costly than current programmes in the Maritime provinces, the Committee does not believe such to be the case. A universal bursary programme would undoubtedly double the current bursary budgets. However, the Federal Government should legitimately be viewed as a funding source for increased bursary assistance through a federal-provincial programme particularly since a programme as envisaged would dramatically reduce contributions through the traditional federal format since loan assistance would no longer be front-end loaded and interest costs would be assumed to a considerable degree by the student. The Committee believes that the additional costs would be more than offset by benefits accruing to the governments and residents of this region.

In conclusion the Committee suggests that the Council of Maritime Premiers assign to the MPHEC a lead role in working with the provincial departments with student aid responsibilities and the federal government with the objective of obtaining a federal-provincial agreement on student assistance and a new student aid programme for the 1990's.

Appendix 1

STUDENT AID FOR THE 1990'S

Terms of Reference

(1) To provide a follow-up report on the MPHEC's 1979-80 report and its recommendations.

(2) To review and compare existing student aid programmes in Canada.

(3) To obtain information about existing student aid programmes in the Maritime provinces and to assess such programmes with specific consideration given to the following:

i) eligibility requirements
ii) adequacy of various costs and allowances utilized
iii) parental contribution requirements
iv) inclusion of assets of applicants and parents
v) work-term employment contribution requirements
vi) data verification procedures
vii) actual assistance required by students including the special needs of part-time and disabled students
viii) academic qualification requirements
ix) debt load
x) repayment procedures and conditions
xi) relationship between student aid programmes and other assistance programmes
xii) review of relationships between tuition and cost of education, and
xiii) income tax considerations

(4) To obtain data on enrollments and participation in post-secondary education by socio-economic groups and to assess the impact of student aid programmes in ensuring accessibility to post-secondary education for those qualified.

(5) To make recommendations with regard to student aid policies and administrative procedures.

Process

The study will be directed by a Committee of MPHEC members. The Committee will rely extensively on MPHEC staff and student aid directors for the collection of data. In addition, the Committee will monitor closely the activities of and information available from the Federal-Provincial Consultative Committee on Student Financial Assistance and will consult with the Nova Scotia Student Aid Committee. The Committee will also request input from student organizations in the three provinces.

Appendix 2

LIST OF SUBMISSIONS TO THE STUDENT AID STUDY COMMITTEE

Atlantic School of Theology
Dalhousie University
Federation of New Brunswick Faculty Associations
Mount Allison University
Mount Saint Vincent University
New Brunswick Advisory Council on the Status of Women
New Brunswick Student Alliance
Nova Scotia Confederation of University Faculty Associations
Students' Union of Nova Scotia
Université de Moncton
University of Prince Edward Island Student Union

ENROLLMENTS OF MARITIME RESIDENTS IN MARITIME UNIVERSITIES

by Age and Gender

	<22 Years					22-24 Years					25-29 Years					>29 Years				
	80-81	83-84	%Inc.	87-88	%Inc.	80-81	83-84	%Inc.	87-88	%Inc.	80-81	83-84	%Inc.	87-88	%Inc.	80-81	83-84	%Inc.	87-88	%Inc.
FULL-TIME																				
New Brunswick																				
Male	3,241	4,101	26.5	4,003	-2.4	890	1,126	26.5	1,412	25.4	366	485	32.5	545	12.4	169	231	36.7	313	35.5
Female	3,226	4,305	33.2	4,546	5.6	533	628	17.8	1,014	61.5	222	298	34.2	368	23.5	255	349	36.9	484	33.0
Nova Scotia																				
Male	4,571	5,734	25.4	5,446	-5.0	1,561	1,923	23.2	2,172	12.9	683	872	27.7	962	8.2	443	577	30.5	600	4.0
Female	5,375	6,656	23.8	7,026	5.6	965	1,274	32.0	1,833	43.9	453	549	21.2	764	39.2	560	812	9.3	889	45.3
Prince Edward Island																				
Male	495	568	14.7	619	9.0	89	113	27.0	151	33.6	29	42	44.8	48	14.3	11	15	36.4	26	66.7
Female	484	661	36.6	767	16.0	56	90	63.8	132	46.7	25	33	32.0	56	69.7	32	43	34.4	65	51.2
Maritimes																				
Male	8,307	10,403	25.2	10,068	-3.2	2,540	3,162	24.5	3,735	18.1	1,078	1,399	29.8	1,545	10.4	622	823	32.3	941	14.3
Female	9,087	11,712	28.9	12,443	6.2	1,553	1,992	28.3	2,979	49.5	700	880	25.7	1,188	35.0	847	1,004	18.5	1,418	41.2
TOTAL	17,394	22,115	27.1	22,511	1.8	4,093	5,154	25.9	6,714	30.3	1,778	2,279	28.2	2,733	19.9	1,469	1,827	24.4	2,359	29.1
PART-TIME *																				
New Brunswick																				
Male	66	128	93.9	125	-2.3	137	197	43.8	194	-1.5	243	485	99.6	340	-29.9	992	980	-1.2	1,034	5.5
Female	104	193	85.6	240	24.4	173	286	65.3	376	31.1	259	298	15.1	615	106.4	1,714	1,924	12.3	2,015	4.7
Nova Scotia																				
Male	143	221	55.6	150	-32.1	277	391	41.2	371	-5.1	542	872	60.9	569	-34.7	1,480	1,479	-0.7	1,485	-0.9
Female	270	354	33.7	268	-24.6	402	488	21.4	572	17.2	675	549	-18.7	898	63.6	2,330	2,446	5.0	2,949	20.6
Prince Edward Island																				
Male	54	54	0.0	58	11.8	45	35	-22.2	46	31.4	67	42	-37.3	51	21.4	130	133	10.8	130	-2.3
Female	61	44	-27.9	37	-15.9	59	49	-16.9	47	-4.1	80	33	-58.8	82	148.5	249	281	12.9	314	11.7
Maritimes																				
Male	243	383	58.5	313	-18.3	459	623	35.7	611	-1.9	852	1,399	64.2	960	-31.4	2,602	2,592	-0.4	2,629	1.4
Female	435	671	31.3	529	-7.4	634	823	29.8	994	20.8	1,014	880	-13.2	1,595	81.5	4,293	4,651	8.3	5,278	13.5
TOTAL	677	954	40.9	842	-11.7	1,093	1,446	32.3	1,605	11.0	1,866	2,279	22.1	2,555	12.1	6,895	7,243	5.0	7,907	9.2

* Regular Fall Term

Appendix 4

FROM THE REPORT OF THE STUDY OF FINANCIAL AID TO MARITIME STUDENTS - MARCH 1980

Summary of Recommendations

Part I

Recommendations that could be implemented immediately:

1) That more emphasis be placed by the three Maritime provincial governments on assessing the impact of student aid as an ongoing management function.

2) That a detailed review of retention rates by county or administrative unit be undertaken and that, following this review, policies be developed and programs implemented to overcome the problem of the secondary school drop-outs.

3) That the New Brunswick student aid directorate further examine the non-designated programmes offered by the New Brunswick Community College in order to eliminate inequities.

4) That a loan remission scheme be introduced which eventually would be common to all three Maritime provinces.

5) That the Prince Edward Island program discontinue the requirement for students who enroll in programs out of province, which are available in province, to borrow a higher amount before becoming eligible for provincial bursaries.

6) That the Nova Scotia bursary program be opened up to all undergraduate students who attend institutions outside of the Atlantic provinces.

7) That the New Brunswick loan remission scheme be expanded to include all New Brunswick residents who study out of province.

8) That for 1980-81 the maximum amount of aid in the Maritime provinces be increased to $115.50 per assessed week for Group A and B-single students and to $173.25 per assessed week for Group B-married students.

9) That for 1980-81 the provincial bursary maximums be increased to $37.50 ($56.25 for Group B-married students) per assessed week.

10) That the maximums for amount of aid, Canada Student Loans and provincial bursaries be reviewed and adjusted annually to accommodate cost increases.

11) That the student aid offices place more emphasis and resources on:

- getting information on student aid into the high schools, as early as grade 10, with guidance counsellors serving as conduits;

- visiting high schools to discuss the programs;

- improving contacts with secondary and post-secondary institutions;

- setting up toll-free telephone service for inquiries.

12) That financial counselling services be made available to all students who acquire Canada Student Loans, with a specific notification of the service going to students who borrow more than $1,400 in any year.

13) That the co-ordinating committee of the student aid directors continue to meet, with the goal of moving towards uniformity.

14) That the MPHEC itself take an active role in the student aid issue and incorporate into its annual Financial Plan a section on student aid containing specific recommendations to the Council of Maritime Premiers.

15) That two "tracks" be structured to permit simplication of the application and assessment process. Track "A" would accommodate those students/families who are interested in applying only for a Canada Student Loan and/or who do not wish to apply for a provincial bursary and loan remission. Track "B" would be used by students who wish to apply for a Canada Student Loan and a provincial bursary and to become eligible for loan remission.

16) That as differential percentage rate of student contribution required from work-term earnings, similar to that used in New Brunswick and Prince Edward Island, be introduced in Nova Scotia for Track "B" students.

17) That the present practice continue and that parental assets not be included in the needs assessment.

18) That the Student Aid offices move to adopt common application and other forms.

Part II

Recommendations requiring considerable discussion and negotiations with the Federal government:

19) That the classification of applicants be changed to allow student choice of independent status, with the voluntary choice of independence resulting in a higher assessed need and consequently a higher debt load.

20) That for 1980-81, the Canada Student Loans maximum be increased from $1,800 per year to $78.00 ($117 for Group B-married students) per assessed week of attendance for Group A and B-single students.

21) That part-time students be eligible to participate in the student aid program on a pro rata basis.

22) That consideration be given to replacing net effective income by a specific income tax return entry, such as taxable income.

23) That the income cut-off point below which no parental contribution is required be increased.

24) That the Canada Student Loans ceiling be increased to $13,600 to maintain the same relationship of annual maximum to career total as is presently the case.

25) That the present repayment terms and method of determining interest be maintained.

26) That the maximum aid available to Group B-married applicants be increased to $173.25 per assessed week, approximately $5,600 for a 32 week study period.

27) That the basic maintenance allowance for Group B-married students be increased to more adequately reflect their cost of living.

Part III

Summary of Recommended System (Section 7)

It is recommended that

28) Student aid remain a needs-based system:
loans from Federal Government
bursaries from Provincial Governments
interest forgiven until consolidation.

29) Maximum aid be: $115.50 ($173.25 for Group B-married) per assessed week
loan be: $78.00 ($117 for Group B-married) per assessed week
bursary be: $37.50 ($56.25 for Group B-married) per assessed week

30) That the aid should be distributed as follows:

first $44.00 per assessed week of need (to a maximum of $1,400) in the form of a Canada Student Loan;

next $37.50 ($56.25 for Group B-married students) per assessed week of need in the form of a provincial bursary;

last $34.00 ($73.00 for Group B-married) per assessed week of need be in the form of a Canada Student Loan.

31) Total aid distribution be indexed annually by CPI.

32) Loan remission be available for the first four (or, in some cases, five) years of post-secondary study. In Nova Scotia and Prince Edward Island, remission should begin when debt load exceeds $4,200 and be implemented

on a graduated basis to $10,000, with maximum amount of remission being $4,000. For New Brunswick, the present scheme should remain in effect, but the ceiling and floor should be escalated by the consumer price index until they reach the level of the other two provinces. Once at the same level, the Maritime Provinces Higher Education Commission should re-examine the appropriateness of the floor, ceiling, and maximum forgiveness.

33) Two tracks for purposes of application and assessment be established:

Track "A": Only Canada Student Loans available, has streamlined applications and assessment process, minimum conditions of Federal Administrative Criteria, no pre-audit (5% post audit).

Track "B": CSL, provincial bursary, and loan remission available.

34) Parental contribution be assessed according to a simplified contribution table (using an income tax return figure) designed to decrease parental contribution for low-income families and for families with 2, 3, and 4 students attending.

35) Provinces should not be allowed to vary the condition and allowances of the CSL Administrative Criteria for Track "A" students.

36) Group A students should be able to opt for independence but in that case are required to be assessed according to Track "A".

37) Assessment of Track "B" students should remain as thorough as is presently the case.

38) Single students can be considered as independent and assessed via Track "B" only after being in the labour force for at least two periods of 12 consecutive months.

39) If it is necessary, and as an interim measure until the Federal loan maximums are raised to the recommended amounts, provincial governments initiate loan supplements (to the recommended maximums) to the Canada Student Loans program. The loan supplements would be administered by the Federal government with the guarantee of and interest accrued by the supplement to be a provincial responsibility.

Appendix 5

SUMMARY OF FINANCIAL AID TO MARITIME STUDENTS

Value of Certificates of Eligibility Issued
CSL Plan for Maritime Provinces
Selected Years, 1975-76 to 1987-88

Year	N.B. ($)	N.S. ($)	P.E.I. ($)
1975-76	8,928,455	13,706,000	1,996,875
1980-81	9,364,530	12,248,009	1,837,955
1981-82	10,720,462	14,743,543	2,430,090
1982-83	16,272,863	19,610,615	2,912,868
1983-84	23,408,340	31,421,000	4,243,715
1984-85	26,951,945	36,613,000	4,885,019
1985-86	33,189,350	40,419,318	5,240,310
1986-87	33,029,080	41,551,342	5,931,358
1987-88	36,669,000	43,396,937	6,124,875

Value of Provincial Bursaries
Awarded for Maritime Provinces
Selected Years, 1975-76 to 1987-88

Year	N.B. ($)	N.S. ($)	P.E.I. ($)
1975-76	2,389,884	4,911,000	678,605
1980-81	4,840,806	5,522,295	704,990
1981-82	6,519,150	9,615,769	909,897
1982-83	10,323,270	7,257,563	1,476,446
1983-84	8,289,105	7,386,000	1,165,380
1984-85	10,616,667	9,197,845	1,545,807
1985-86	9,012,925	10,219,499	1,699,721
1986-87	8,875,391	9,442,766	1,973,537
1987-88	9,390,300	9,953,038	2,149,228

CALCULATION OF NEED SCENARIO #1

	New Brunswick		Nova Scotia		Prince Edward Island	
SOURCES OF INCOME:						
student contribution	($1,000 x 65%)	$ 650	(72 x 18 wks see note)	$1,296	($1,000 x 60%)	$ 600
parental contribution	(($36+$60) x 32 wks)	2,752	(($38+$20) x 32 wks)	1,856	(($38+$20) x 32 wks)	1,856
Total sources of income		3,402		3,152		2,456
COST ALLOWANCES:						
tuition fees	(actual fees paid)	1,800	(actual fees paid)	1,800	(actual fees paid)	1,800
books and instruments	(max. $600)	600	(actual cost)	800	(actual cost)	800
residence	(max. $86 x 32 wks)	2,816	(actual cost)	3,000	(actual cost)	3,000
misc. expenses	(max. $27 x 32 wks)	864	(max. $28 x 32 wks)	896	(max. $25 x 32 wks)	800
local transportation	(living on campus)	NIL	(living on campus)	NIL	(living on campus)	NIL
return transportation	(max. allowance)	58	($0.063/km)	38	(max. allowance)	45
other allowances	(typing)	65		0		0
Total costs		6,203		6,534		6,445
Total need (Total costs - Total income)		$2,801		$3,382		$3,989
Nova Scotia Bursary Adjustment						
Total allowances for C.S.L. as calculated above				$6,534		
less: miscellaneous expenses allowed for C.S.L.		N/A		-896		N/A
add: miscellaneous expenses allowed for bursary ($25 x 32 wks)				800		
Total costs for bursary				6,438		
Total need for bursary				$3,286		
Total assistance available:						
- C.S.L.		$3,360		$2,900		$2,400
- Bursary		2,700		2,000		1,700
- C.S.L.		N/A		To max. allow. of $105 x no. of assessed weeks		To max. allow. of $105 x no. of assessed weeks
Total assistance to be received:						
- C.S.L.		$2,801		$2,900		$2,400
- Bursary		NIL		386		1,589
- C.S.L.		N/A		96		NIL
Total		$2,801		$3,382		$3,989

Note: On the initial assessment, it is assumed that the student worked full-time for the full work-term and saved the expected student contribution. If not, may request a work term review, but on the initial application would use $72 x 18 weeks or $1,296.

CALCULATION OF NEED SCENARIO #2

	New Brunswick		Nova Scotia		Prince Edward Island	
SOURCES OF INCOME:						
- summer	($4,000 x 30%)	$ 1,200	(equals greater of $72 x 18 wks or actual x 42%)	$ 1,600	($4,000 x 45%)	$ 1,800
- part-time	($200/month exemp.)	200	($200/month exemp.)	200	($200/month exemp.)	200
parental contribution		NIL		NIL		NIL
Total sources of income		1,400		1,800		2,000
COST ALLOWANCES:						
tuition fees	(actual fees paid)	1,800	(actual fees paid)	1,800	(actual fees paid)	1,800
books and instruments	(max. $600)	600	(actual cost)	800	(actual cost)	800
rent (part of basic maint. allowance)		NIL		NIL		NIL
basic maintenance allowance (maximum)		10,400		10,424		10,420
medical/dental (any in excess of $400)		100		100		100
local transportation (part of basic maint. allowance)		NIL		NIL		NIL
return transportation (child live with student)		NIL		NIL		NIL
dependent children allowance (maximum)		1,700		1,879		1,875
day care allowance	(max. $1,800)	1,800	(max. $2,014)	2,000	(reasonable cost allow.)	2,000
other allowances	(typing)	65		0	(additional housing allow.)	625
Total costs		16,465		17,003		17,620
Total need (Total costs - Total income)		$15,065		$15,203		$15,620
Nova Scotia Bursary Adjustment						
Total need for C.S.L. as calculated above				$ 15,203		
add: part-time earnings C.S.L. as calculated above		N/A		200		N/A
less: part-time earnings bursary (exemption=$120/month)				-846		
Total need for bursary				$ 14,557		
Total assistance available:						
- C.S.L.		3,360		2,900		2,400
- Bursary		2,700		2,000		1,700
- C.S.L.		N/A		To max. allow. of $105 x no. of assessed weeks		To max. allow. of $105 x no. of assessed weeks
Total assistance to be received:						
- C.S.L.		$ 3,360		$ 2,900		$ 2,400
- Bursary		2,700		2,000		1,700
- C.S.L.		N/A		460		960
Total		$ 6,060		$ 5,360		$ 5,060

CALCULATION OF NEED SCENARIO #3

	New Brunswick		Nova Scotia		Prince Edward Island	
SOURCES OF INCOME:						
- summer	($5,000 x 30%)	$1,500	(equals greater of $72 x 18 wks or actual x 40%)	$2,000	($5,000 x 45%)	$2,250
- part-time	($200/month exemp.)	400	($200/month exemp.)	400	($200/month exemp.)	400
parental contribution		NIL		NIL		NIL
Total sources of income		1,900		2,400		2,650
COST ALLOWANCES:						
tuition fees	(actual fees paid)	1,800	(actual fees paid)	1,800	(actual fees paid)	1,800
books and instruments	(max. $600)	600	(actual cost)	800	(actual cost)	800
rent	(max. $88 x 32 wks)	2,816	(max. $85 x 32 wks)	2,720	(max. $87 x 32 wks)	2,784
misc. expenses	(max. $27 x 32 wks)	864	(max. $28 x 32 wks)	896	(max. $25 x 32 wks)	800
local transportation	(max. allowed)	44	(max. allowed)	35	(max. allowed)	45
return transportation	(max. allowed)	58	($.063/km)	25	(max. allowed)	45
other allowances	(typing)	65		0		0
Total costs		6,247		6,276		6,274
Total need (Total costs - Total income)		$4,347		$3,876		$3,624
Nova Scotia Bursary Adjustment						
Total need for C.S.L. as calculated above				$ 3,876		
less: miscellaneous expenses allowed for C.S.L.				-896		
add: miscellaneous expenses allowed for bursary ($25 x 32 wks)		N/A		800		N/A
add: part-time earnings C.S.L. as calculated above				400		
less: part-time earnings bursary (exemption=$120/month)				-1,040		
Total need for bursary				$3,140		
Total assistance available:						
- C.S.L.		3,360		2,900		2,400
- Bursary		2,700		2,000		1,700
- C.S.L.		N/A		To max. allow. of $105 x no. of assessed weeks		To max. allow. of $105 x no. of assessed weeks
Total assistance to be received:						
- C.S.L.		$3,360		$2,900		$2,400
- Bursary		987		240		1,224
- C.S.L.		N/A		460		NIL
Total		$ 4,347		$ 3,600		$ 3,624

Appendix 7

FREQUENCY DISTRIBUTION OF ASSESSED NEED BY MARITIME PROVINCE, BY GROUP, 1987-88

Assessed Need	New Brunswick Group				Nova Scotia Group			
	A	B-Mar.	B-Sngl.	Total	A	B-Mar.	B-Sngl.	Total
0	41	24	26	91	639	146	137	922
1 - 199	915	96	259	1,270	60	2	9	71
200 - 399	81	7	26	114	86	4	6	96
400 - 599	104	4	36	144	83	5	21	109
600 - 799	106	4	37	147	105	1	25	131
800 - 999	112	5	45	162	102	5	31	138
1,000 - 1,199	141	7	68	216	137	7	57	201
1,200 - 1,399	164	13	62	239	171	4	50	225
1,400 - 1,599	153	8	68	229	185	5	54	244
1,600 - 1,799	173	10	72	255	206	5	95	306
1,800 - 1,999	211	12	72	295	249	7	105	361
2,000 - 2,199	208	12	105	325	258	8	90	356
2,200 - 2,399	199	17	112	328	286	7	100	393
2,400 - 2,599	225	10	86	321	343	13	111	467
2,600 - 2,799	194	11	93	298	396	17	134	547
2,800 - 2,999	229	20	134	383	364	10	156	530
3,000 - 3,199	237	10	146	393	372	12	183	567
3,200 - 3,399	337	23	152	512	384	9	205	598
3,400 - 3,599	264	19	116	399	363	31	284	678
3,600 - 3,799	243	17	198	458	318	13	272	603
3,800 - 3,999	250	16	196	462	354	19	255	628
4,000 - 4,199	264	18	179	461	294	7	255	556
4,200 - 4,399	308	16	196	520	346	16	245	607
4,400 - 4,599	324	13	227	564	408	13	358	779
4,600 - 4,799	289	17	243	549	363	20	346	729
4,800 - 4,999	314	22	260	596	324	21	299	644
5,000 - 5,199	259	13	279	551	322	17	301	640
5,200 - 5,399	222	28	215	465	322	29	237	588
5,400 - 5,599	175	30	195	400	263	22	171	456
5,600 - 5,799	202	26	149	377	202	13	139	354
5,800 - 5,999	109	15	100	224	165	18	108	291
6,000 - 6,199	63	27	65	155	116	11	81	208
6,200 - 6,399	25	25	45	95	69	16	56	141
6,400 - 6,599	22	36	25	83	56	15	52	123
6,600 - 6,799	15	27	41	83	35	25	33	93
6,800 - 6,999	19	18	20	57	10	19	28	57
7,000 - 7,199	5	15	18	38	25	24	22	71
7,200 - 7,399	51	49	42	142	19	15	31	65
7,400 - 7,599	8	20	12	40	10	22	16	48
7,600 - 7,799	5	22	6	33	7	9	15	31
7,800 - 7,999	4	26	9	39	5	29	15	49
8,000+	39	645	62	746	58	595	115	768
TOTAL	7,227	1,405	4,445	13,077	8,880	1,286	5,303	15,469

Source: New Brunswick and Nova Scotia Student Aid Offices

Appendix 8
Page 1

FREQUENCY DISTRIBUTION OF CANADA STUDENT LOANS BY MARITIME PROVINCE, BY GROUP, 1987-88

Canada Student Loan Awarded	New Brunswick Group				Nova Scotia Group			
	A	B-Mar.	B-Sngl.	Total	A	B-Mar.	B-Sngl.	Total
0	743	86	139	968	663	137	98	898
1 - 99	15	0	3	18				
100 - 199	25	1	8	34	27	0	3	30
200 - 299	37	4	8	49	39	0	0	39
300 - 399	40	1	8	49	52	2	3	57
400 - 499	42	0	13	55	39	1	5	45
500 - 599	44	2	13	59	49	3	13	65
600 - 699	34	2	14	50	50	1	6	57
700 - 799	49	4	14	67	73	0	17	90
800 - 899	56	2	9	67	50	1	18	69
900 - 999	46	2	18	66	52	4	16	72
1,000 - 1,099	53	2	20	75	85	2	35	122
1,100 - 1,199	74	4	22	100	64	5	18	87
1,200 - 1,299	81	11	22	114	95	14	38	147
1,300 - 1,399	75	6	34	115	76	2	27	105
1,400 - 1,499	69	2	34	105	162	20	208	390
1,500 - 1,599	77	4	21	102	116	7	25	148
1,600 - 1,699	131	40	156	327	91	2	29	122
1,700 - 1,799	77	6	29	112	229	30	138	397
1,800 - 1,899	100	10	19	129	117	10	23	150
1,900 - 1,999	104	3	30	137	113	1	21	135
2,000 - 2,099	131	6	46	183	116	7	28	151
2,100 - 2,199	92	17	33	142	113	12	26	151
2,200 - 2,299	89	5	53	147	99	4	29	132
2,300 - 2,399	99	8	37	144	136	3	30	169
2,400 - 2,499	118	9	37	164	120	4	23	147
2,500 - 2,599	106	15	40	161	151	14	44	209
2,600 - 2,699	83	10	32	125	139	4	31	174
2,700 - 2,799	112	15	49	176	169	10	62	241
2,800 - 2,899	102	7	55	164	124	1	25	150
2,900 - 2,999	120	8	73	201	1,303	143	1,188	2,634
3,000 - 3,099	135	4	61	200	238	15	45	298
3,100 - 3,199	111	8	77	196	317	8	65	390
3,200 - 3,299	124	7	86	217	428	23	120	571
3,300 - 3,399	3,125	469	2,546	6,140	435	5	236	676
3,400 - 3,499	260	127	128	515	316	11	195	522
3,500 - 3,599	51	15	50	116	1,963	455	1,689	4,107
3,600 - 3,699	55	22	44	121	55	30	73	158
3,700 - 3,799	53	23	53	129	127	59	225	411
3,800 - 3,899	55	14	40	109	29	7	28	64
3,900 - 3,999	29	16	21	66	69	33	78	180
4,000 - 4,099	20	12	22	54	14	4	25	43
4,100 - 4,199	9	1	26	36	11	0	16	27
4,200 - 4,299	61	182	57	300	51	61	47	159
4,300 - 4,399	2	8	10	20	26	24	22	72
4,400 - 4,499	59	86	45	190	33	11	41	85
4,500 - 4,599	27	49	26	102	5	4	11	20
4,600 - 4,699	37	45	30	112	17	10	25	52
4,700 - 4,799	0	0	4	4	16	7	15	38
4,800 - 4,899	0	1	5	6	1	0	4	5
4,900 - 4,999	0	0	4	4	2	0	5	7
5,000 - 5,099	2	16	10	28	15	46	37	98
5,100 - 5,199	2	0	2	4	0	0	2	2
5,200 - 5,250	27	32	35	94	NA	NA	NA	NA
5,200 - 5,299	NA	NA	NA	NA	1	5	4	10
5,300 - 5,399	NA	NA	NA	NA	0	0	4	4
5,400 - 5,460	NA	NA	NA	NA	2	24	64	90
TOTAL	7,268	1,429	4,471	13,168	8,883	1,286	5,303	15,472

Source: New Brunswick and Nova Scotia Student Aid Offices

FREQUENCY DISTRIBUTION OF PROVINCIAL BURSARIES BY MARITIME PROVINCE, BY GROUP, 1987-88

Bursary Awarded	New Brunswick Group				Nova Scotia Group			
	A	B-Mar.	B-Sngl.	Total	A	B-Mar.	B-Sngl.	Total
0	4,110	477	1,624	6,211	5,068	480	2,551	8,099
1 - 99	90	4	65	159	54	0	31	85
100 - 199	100	7	63	170	76	2	42	120
200 - 299	116	5	77	198	109	4	44	157
300 - 399	117	1	87	205	120	2	70	192
400 - 499	100	4	116	220	95	2	59	156
500 - 599	106	3	108	217	92	1	89	182
600 - 699	122	10	106	238	111	4	79	194
700 - 799	120	7	89	216	101	3	90	194
800 - 899	140	6	100	246	246	64	202	512
900 - 999	132	4	87	223	133	7	98	238
1,000 - 1,099	151	4	106	261	121	3	70	194
1,100 - 1,199	156	76	164	396	103	1	74	178
1,200 - 1,299	161	5	108	274	108	2	85	195
1,300 - 1,399	136	3	106	245	111	4	91	206
1,400 - 1,499	137	9	126	272	141	8	108	257
1,500 - 1,599	143	6	120	269	140	7	141	288
1,600 - 1,699	146	8	129	283	175	1	118	294
1,700 - 1,799	124	6	142	272	NA	NA	NA	NA
1,700 -	Above	Above	Above	Above	1,776	691	1,261	3,728
1,800 - 1,899	125	5	130	260	NA	NA	NA	NA
1,900 - 1,999	106	15	111	232	NA	NA	NA	NA
2,000 - 2,099	90	7	87	184	NA	NA	NA	NA
2,100 - 2,199	83	11	95	189	NA	NA	NA	NA
2,200	457	746	525	1,728	NA	NA	NA	NA
TOTAL	7,268	1,429	4,471	13,168	8,880	1,286	5,303	15,469

Source: New Brunswick and Nova Scotia Student Aid Offices

Appendix 9

FREQUENCY DISTRIBUTION OF PARENTAL CONTRIBUTION BY MARITIME PROVINCE, BY GROUP, 1987-88

Parental Contribution	New Brunswick		Nova Scotia	
	Frequency	Cumulative Percentage %	Frequency	Cumulative Percentage %
0	4,067	55.9	5,219	58.77
1 - 99	88	57.1	76	59.63
100 - 199	53	57.8	77	60.50
200 - 299	98	59.2	111	61.75
300 - 399	62	60.0	86	62.71
400 - 499	94	61.3	73	63.54
500 - 599	33	61.8	80	64.44
600 - 699	97	63.1	79	65.33
700 - 799	58	63.9	82	66.25
800 - 899	86	65.1	86	67.22
900 - 999	91	66.4	69	68.00
1,000 - 1,099	54	67.1	69	68.77
1,100 - 1,199	87	68.3	81	69.68
1,200 - 1,299	122	70.0	101	70.82
1,300 - 1,399	96	71.3	131	72.30
1,400 - 1,499	125	73.0	121	73.66
1,500 - 1,599	94	74.3	110	74.90
1,600 - 1,699	121	76.0	132	76.39
1,700 - 1,799	99	77.3	113	77.66
1,800 - 1,899	100	78.7	104	78.83
1,900 - 1,999	86	79.9	81	79.74
2,000 - 2,099	55	80.7	72	80.55
2,100 - 2,199	79	81.7	92	81.59
2,200 - 2,299	70	82.7	79	82.48
2,300 - 2,399	60	83.5	72	83.29
2,400 - 2,499	61	84.4	59	83.95
2,500 - 2,599	63	85.2	51	84.53
2,600 - 2,699	53	86.0	60	85.20
2,700 - 2,799	31	86.4	56	85.83
2,800 - 2,899	67	87.3	68	86.60
2,900 - 2,999	46	88.0	44	87.09
3,000 - 3,099	52	88.7	57	87.74
3,100 - 3,199	24	89.0	46	88.25
3,200 - 3,299	43	89.6	36	88.66
3,300 - 3,399	31	90.0	28	88.98
3,400 - 3,499	40	90.6	32	89.34
3,500 - 3,599	17	90.8	47	89.86
3,600 - 3,699	32	94.1	44	90.36
3,700 - 3,799	207	93.6	57	91.00
3,800 - 3,899	0	93.6	40	91.45
3,900 - 3,999	0	93.6	20	91.68
4,000 - 4,099	0	93.6	33	92.05
4,100 - 4,199	0	93.6	43	92.53
4,200 - 4,299	0	93.6	22	92.78
4,300 - 4,399	0	93.6	36	93.19
4,400 - 4,499	32	94.1	33	93.56
4,500 - 4,599	0	94.1	16	93.74
4,600 - 4,699	29	94.5	20	93.96
4,700 - 4,799	5	94.6	18	94.17
4,800 - 4,899	14	94.7	18	94.37
4,900 - 4,999	22	95.1	32	94.73
5,000 +	356	100.0	468	100.00
TOTAL	7,300	100.0	8,880	100.00

Source: New Brunswick and Nova Scotia Student Aid Offices